S8530-1

STATE OF WEST VIRGINIA

EIGHTY-FOURTH REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Year Ending December 31, 1985

A. KEVIN THOMAS, Deputy Commissioner

TABLE OF CONTENTS

OFFICERS AND EMPLOYEES 1
WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS 2
WEST VIRGINIA LENDING AND CREDIT RATE BOARD 3
RECEIPTS AND DISBURSEMENTS 4
DEPARTMENTAL REVIEW 5
DEPARTMENT ACTIVITIES 6
LEGAL HOLIDAYS 7
HOLDING COMPANIES AND SUBSIDIARIES 8-10
STATE BANKS AND TRUST COMPANIES:
- Member Banks Federal Reserve System 11
- Total Deposits 12-13
- Comparative Abstract - Report of Condition 14
- Comparative Abstract - Report of Income 15
- Information Concerning Trust Departments of State Banks 16
- Information Concerning State Banks and Trust Companies 17
- Floating Mortgage Ceilings 18
- Condensed Reports of Conditions of State Banks 19-58

STATE BANK FAILURES: 59-63
INDUSTRIAL LOAN COMPANIES:
- Information Concerning State Chartered Industrial Loan Companies 64
- Consolidated Report of Condition 65
- Consolidated Report of Earnings and Expenses 66
- Condensed Reports of Condition 67-76

BUILDING AND LOAN ASSOCIATION:
- Condensed Report of Condition 77
- Building and Loan Associations Dissolved Since 1901 78-81

CREDIT UNIONS:
- Information Concerning State Chartered Credit Union 82
- Consolidated Report of Condition 83-84
- Consolidated Report of Income, Expenses and Dividends 85
- Condensed Reports of Condition 86-99

SUPERVISED LENDERS LICENSEES:
- Location and Name of Licensees 100-101
- Consolidated Report of Supervised Lender Licensees 102

MONEY ORDER COMPANIES: 103
NATIONAL BANKS:
- Consolidated Report of Condition 104
- Condensed Report of Condition of National Banks 105-107

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

A. KEVIN THOMAS
Deputy Commissioner of Banking
Chairman of the Board

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301
Phone: 348-4814
Term Ending: 6/30/89
Representing: Public

MR. BRIAN K. WILSON
Route 2, Box 148
Fairmont, West Virginia 26554
Phone:
Term Ending: 6/30/87
Representing: Banks with Assets not greater than $25 million

MR. ROBERT H. BEYMER
President
The Security Bank of Huntington
P. O. Box 7938
Huntington, West Virginia 25779
Phone: 522-8281
Term Ending: 6/30/85
Representing: Banks over $50 million

MR. WILLIAM E. REITER
Senior Vice President
Wood County Bank
429 Market St., Box 1587
Parkersburg, West Virginia 26101
Phone: 424-7500
Term Ending: 6/30/85
Representing: Other Financial Institutions

MR. CLAYMORE ROWLEY
Jackson County Bank
714 Fleming Avenue
Ravenswood, West Virginia 26101
Phone: 273-9351
Term Ending: 6/30/87
Representing: Banks with Assets from $25 million to $50 million

STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

VACANT
Commissioner of Banking

A. KEVIN THOMAS
Deputy Commissioner of Banking

VACANT
Special Assistant to the Commissioner

VACANT
Deputy, Bank Supervision

GEORGE W. MULLINS
Bank Examination Supervisor

JACK W. RUNION
Director,
Non-Bank Financial Institutions

DAVID S. MUDIE
Administrative
Assistant

VACANT
Secretary to the Commissioner

JEAN TEEL
Assistant Analyst

PHYLLIS GOODWIN
Audit Clerk

TAMMIE SNYDER
Typist II

ROSE MESSER
Typist I

Bank Examiner IV
WILLIAM W. SABO

Bank Examiner III
MARK ANDERSON
JOHN HARLESS
ROSE V. HESTON
GARY PRATT
PATRICIA J. KELLY

Bank Examiner II
ROBERT S. GLOTFELTY, JR.

Bank Examiner I
SHARON BIAS
DINO BUCCARELLI
SARA MCLAUGHLIN
JULIA VERMILLION
LISA LUNCEFORD
MARTHA THAXTON
ANTHONY MARKS
TIMOTHY BAILEY

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

A. Kevin Thomas
Deputy Commissioner of Banking
Chairperson
of the Board
Phone: 348-2294
Statutory Member

Mr. Thomas L. Hindes
Director
Consumer Protection
Division
Attorney General's Office
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
Phone: 348-8986
Statutory Member

Mr. Eugene Stump
Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Phone: 438-0766 (home)
295-4105 (office)
Public Member
Term Ending: 7/1/87

Mr. B. G. Workman
5202 Sun Valley Drive
Cross Lanes, West Virginia 25313
Phone: 766-5264 OR
722-3634
Public Member
Term Ending: 7/1/85

Mr. Joseph C. Midkiff
P. O. Box 753
Huntington, West Virginia 25711
Phone: 529-7021
Public Member
Term Ending; 7/1/87

Dr. Arthur Kraft
Dean, College of Business
& Economics
West Virginia University
P. O. Box 6025
Morgantown, West Virginia 26506
Phone: 293-4092
Statutory Member

Dr. Robert Alexander
Dean, College of Business
Corbly Hall 115
Marshall University
Huntington, West Virginia 25701
Phone: 696-2316
Statutory Member

Mr. Lysander L. Dudley, Sr.
Director
Governor's Office of Community
and Industrial Development
Rotunda M-146
Charleston, West Virginia 25305
Phone: 348-0400
Statutory Member

Mr. A. James Manchin
Treasurer
State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Phone: 345-2000
Statutory Member

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

	6-30-83	6-30-84	6-30-85
RECEIPTS:			
Banking Institutions	$ 702,495.99	$ 961,646.35	$ 652,115.49
Credit Unions	7,962.50	15,512.48	16,152.86
Foreign Corporations	600.00	400.00	400.00
Money Order Companies	1,000.00	700.00	700.00
Banking Laws, etc. - Miscellaneous	586.10	5,611.33	2,156.30
Structure fees	117,950.00	253,000.00	162,700.00
Supervised lenders and Industrial Loans	38,684.09	90,457.74	116,658.32
TOTAL INCOME	$ 869,278.68	$ 1,327,327.90	$ 950,882.97
EXPENDITURES:			
Employment Security	$ .00	$ .00	$ .00
Office Supplies, Postage	7,619.51	10,904.34	13,731.49
Telephone	20,943.88	17,534.62	18,211.07
Travel Expense	169,639.08	183,035.53	153,355.60
Rental Expense	19,551.22	27,188.44	28,066.44
Machine Rental	20,253.41	18,886.40	14,394.98
Printing	4,780.01	5,000.00	5,135.19
Association Dues	1,340.00	1,949.00	2,860.00
Professional Services	3,098.95	8,610.65	9,267.40
Employee Benefits	1,327.81	119,191.38	127,766.79
Miscellaneous	3,584.86	2,358.61	1,762.95
Maintenance Contracts	1,604.62	1,201.72	1,812.30
TOTAL CURRENT EXPENSE	$ 253,743.35	$ 395,860.69	$ 376,364.21
Personal Services	$ 516,647.60	$ 515,557.58	$ 537,259.88
Equipment	8,131.92	9,127.31	20,690.35
TOTAL EXPENSES	$ 778,522.87	$ 920,545.58	$ 934,314.44

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S. V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Neil W.	" "	1955-1957
Taylor, Donald	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lowell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Arnold, Phyliss Huff	" "	1979-1983
Hansberry, Thomas J. Acting	" "	1983-1984
Hansberry, Thomas J.	" "	1985-1985
Thomas, A. Kevin	Deputy Commissioner of Banking	1985-

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March	31
June	30
September	30
December	31

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

June	30
December	31

Two Calls for reports of condition of Supervised Lenders Licensees:

June	30
December	31

The Department's Examiners participated in and completed the following classes of examination:

	1984	1985
Commercial Banks and Trust Companies	81	83
Industrial Loan Companies	67	42
Building and Loan Associations	—	1
Credit Unions	27	26
Supervised Lenders Licensees	69	64

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the President of the United States, and days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
AS OF MAY 2, 1986
(59 bank holding companies & 102 subsidiaries)
*These Subsidiaries are Bank Holding Companies

BHC	SUB	Date Acquired
Allegheny Bankshares Corporation	Greenbrier Valley National Bank, Lewisburg	05/20/83
American Bankshares, Inc.	The Bank of War, War	04/22/81
	Ameribank, Welch, Welch	08/01/83
	The First Clark National Bank of Northfork, Northfork	09/30/84
	The Security Bank, Fairmont	02/25/85
Atlas Towing Company (In Process of Decertification)	Mountain State Bank, Parkersburg	07/ /62
Big Coal River Bancorp, Inc.	Whitesville State Bank, Whitesville	02/03/86
Cameron Bancshares, Inc.	The First National Bank of Cameron, Cameron	10/22/85
CB&T Financial Corp.	Community Bank and Trust, N.A., Fairmont	03/31/84
	Clarksburg Community Bank, Clarksburg	01/02/85
	Stonewall National Bank, Weston	01/02/85
Citizens Bancshares, Inc.	The Citizens Bank of Weston, Weston	09/20/85
City Holding Company	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
Commercial Bancshares, Inc.	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
Consolidated Bancshares, Inc.	The Lowndes Bank, Clarksburg	10/01/84
CRNB Shares, Inc.	Cherry River National Bank, Richwood	12/17/84
F & M Holding Company	Farmers & Merchants Bank of Summersville, Summersville	05/14/81
Financial Future Corporation	First Bank of Ceredo, Ceredo	01/31/83
Financial Management Bancshares, Inc.	Farmers' and Merchant's Bank, Morgantown	11/15/83
	First National Bank of Terra Alta, Terra Alta	02/28/86
First Banc Securities, Inc.	First National Bank of Morgantown, Morgantown	07/02/84
First Bancorp of Wayne, Inc.	The First National Bank of Kenova, Kenova	11/30/83
First Bankshares, Inc.	The First State Bank, Barboursville	12/30/83
First Center Bancshares, Inc.	The Bank of Danville, Danville	12/31/85
First Community Bancshares, Inc.	First Community Bank, Inc., Princeton	01/01/83
	First Community Bank - Castle Rock, Pineville	09/12/83
	First Community Bank - Adrian Buckhannon, Buckhannon	01/31/84
First Fidelity Bancorp, Inc.	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Bridgeport	04/18/86

First Financial Bancorp, Inc.	The First National Bank & Trust Co. of Wheeling, Wheeling	09/10/84
First West Virginia Bancorp, Inc.	First West Virginia Bank, N.A., Wheeling	01/03/75
Flat Top Bankshares, Inc.	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	03/01/84
Gassaway Bancshares, Inc.	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.	The Bank of McMechen, McMechen	07/02/84
GuarantyShares of WV, Inc.	The Guaranty National Bank of Huntington, Huntington	08/31/84
Guyan Bancshares, Inc.	Gilbert Bank and Trust Company, Gilbert	06/30/84
	American National Bank, Logan	12/31/85
Heritage Bancorp, Inc.	Kanawha Union Bank, Glenville	06/30/84
	The Weston National Bank, Weston	06/30/84
Highlands Bankshares, Inc.	The Grant County Bank, Petersburg	05/01/85
Horizon Bancorp, Inc.	Bank of Raleigh, Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Intermountain Bankshares	Kanawha Banking & Trust Co. N.A., Charleston	07/01/83
	Half Dollar Trust and Savings Bank, Wheeling	06/12/85
Iron City Eagle Coal, Inc.	The Gauley National Bank, Gauley Bridge	08/29/73
Key Centurion Bancshares, Inc.	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
Logan County Bancshares, Inc.	Bank of Chapmanville, Chapmanville	05/17/85
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation	Merchants & Miners National Bank, Oak Hill	06/18/84
	Valley Bank & Trust Company, Bluefield	11/26/85
Matewan Bancshares, Inc.	The Matewan National Bank, Matewan	07/20/84
Mercantile Bancorp, Inc.	Mercantile Banking & Trust Company, Moundsville	03/11/85
Morgan Bancorp, Inc.	Morgan County State Bank, Inc., Berkeley Springs	04/30/83
Mountaineer Bankshares of WV, Inc.	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
National Banc of Commerce Company	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The National Bank of Commerce of Belle, Belle	10/21/85
Old White Bankshares, Inc.	Bank of White Sulphur Springs, White	

	Sulphur Springs	07/06/84
OMB Financial, Inc.	The Oak Mound Bank, Clarksburg	09/21/82
One Valley Bancorp of WV, Inc.	Kanawha Valley Bank, N.A., Charleston	09/04/81
	The Security Bank of Huntington, Huntington	06/23/83
	Mercer County Bank, Princeton	11/30/83
	Citizens National Bank of Martinsburg, Martinsburg	01/11/84
	The Bank of St. Albans, St. Albans	01/24/84
	One Valley National Bank of Hurricane, Hurricane	09/23/85
	New River Banking and Trust Company, Oak Hill	12/30/85
	* Seneca Bancshares, Inc.	10/01/85
Pocahontas Bankshares Corporation	The First National Bank of Bluefield, Bluefield	03/01/84
Potomac Bancorp, Inc.	The National Bank of Keyser, Keyser	09/19/83
Seneca Bancshares, Inc.*	Seneca National Bank, Ronceverte	01/02/85
Southern Bankshares, Inc.	Beckley National Bank, Beckley	07/01/83
Spectrum Financial Corporation	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.	Bruceton Bank, Bruceton Mills	09/08/83
Sterling Bancorp, Inc.	The Buffalo Bank, Eleanor	04/12/83
	Peoples Bank of Richwood, Inc., Richwood	07/19/84
Summit Holding Corporation	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Twentieth Bancorp, Inc.	The Twentieth Street Bank, Huntington	09/30/83
	First National Bank of West Hamlin, West Hamlin	12/31/84
Union Bancorp of WV, Inc.	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.	United National Bank, Parkersburg	05/01/84
	The First National Bank of Ripley, Ripley	07/01/85
Universal BancCorp	The Bank of Paden City, Paden City	09/04/84
Wayne Bancorp, Inc.	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wellsburg	12/31/85
West Central Bancorp, Inc.	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.	Wood County Bank, Parkersburg	07/22/83

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Mullens	Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank - Princeton
Ranson	Blakeley Bank and Trust Company
Ripley	Bank of Ripley
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

Sistersville	First Tyler Bank and Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1894	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	
1934	103	105,705,643.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	

1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	
1945	102	357,010,963.85	
1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981	128	3,956,008,000.00	4,168,495.000.00
1982	130	4,472,403,000.00	4,473,055.000.00
1983	129	4,671,595,000.00	4,762,043.000.00
1984	127	4,877,437,000.00	4,954,947.000.00
1985	125	5,105,124,000.00	5,200,822.000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-84	12-31-85	Change + or -	
Number of Banks	126	120	6 -	
ASSETS				
Cash and due from banks	$ 336,000	$ 330,320	$ 5,680	-
Total securities	2,087,614	2,070,262	17,352	-
Federal funds sold	289,688	366,712	77,024	+
Net loans and leases	2,741,133	2,911,990	170,857	+
Trading accounts	467	355	112	-
Fixed assets	113,575	119,170	5,595	+
Other Real estate owned other than bank premises	18,162	19,366	1,204	+
Other assets	93,699	96,878	3,278	+
TOTAL ASSETS	$ 5,680,239	$ 5,915,053	$ 234,814	+
LIABILITIES				
Total deposits	$ 4,954,947	$ 5,200,834	$ 245,887	+
Federal funds purchased	130,346	102,845	27,501	-
Other borrowings	19,733	19,174	559	-
Mortgage payable	2,429	2,692	263	+
Acceptances executed and outstanding	57	-0-	57	-
Subordinated notes and debentures	1,080	-0-	1,080	-
Other liabilities	73,383	68,177	5,206	-
TOTAL LIABILITIES	$ 5,181,975	$ 5,393,722	$ 211,747	+
Total equity capital	498,264	521,331	23,067	+
TOTAL LIABILITIES AND CAPITAL	$ 5,680,239	$ 5,915,053	$ 234,814	+

COMPARATIVE ABSTRACT

TWELVE MONTHS ENDING DECEMBER 31, 1984 AND DECEMBER 31, 1985
OF STATE BANKS IN WEST VIRGINIA

	12-31-84	% of Total Interest Income	12-31-85	% of Total Interest Income
Number of Banks	126		120	
INTEREST INCOME				
Interest and fees on loans	$ 328,999	56.59	$ 345,584	59.62
Income from lease financing	156	.03	122	.02
Interest income on balances due from depository institutions	8,468	1.46	8,203	1.42
Interest and dividends on securities	210,618	36.23	197,784	34.12
Interest income from trading accounts	28	——	42	——
Interest on federal funds sold	33,071	5.69	27,871	4.82
Total interest income	$ 581,340	100.00	$ 579,606	100.00
INTEREST EXPENSE				
Interest on deposits	$ 360,174	61.96	$ 337,185	58.21
Expense of federal funds purchased	11,337	1.95	8,284	1.42
Interest on borrowed money	1,690	.29	1,154	.19
Interest on mortgage indebtedness and leases	160	.02	204	.03
Interest on subordinated notes and debentures	99	.02	15	—
Total interest expense	$ 373,460	64.24	$ 346,842	59.85
Net interest income	$ 207,880	35.76	$ 232,764	40.15
Provision for loan and lease losses	$ 16,027		$ 20,258	
Net interest income after provisions for loan losses	$ 191,853		$ 212,506	
Noninterest income	27,586		29,133	
Securities (gains or losses)	(2,434)		400	
Noninterest expense	160,029		170,151	
Income before income tax expense	56,976		71,888	
Income tax expense	6,801		10,131	
Extraordinary items, Net of tax	504		120	
Net Income	$ 50,679		$ 61,877	

INFORMATION CONCERNING TRUST DEPARTMENTS OF TWENTY-NINE STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

	12-31-84	12-31-85
Number of trust accounts	6,394	6,475
Total trust department assets	$ 844,935,902.64	$ 929,477,579.00
Trust department gross income (last 12 months)	$ 3,452,151.74	$ 3,866,168.65
Trust department expense (actual or estimated for the last 12 months)	$ 2,434,934.45	$ 2,580,913.00
Net profit	$ 1,017,217.29	$ 1,285,255.65

Information Concerning State Banks and Trust Companies For The Calendar Year of 1985

Huntington Trust and Savings Bank merged into First Huntington National Bank, Huntington, West Virginia effective August 24, 1985.

Bank of Milton, Milton, West Virginia merged into the Twentieth Street Bank, Huntington, West Virginia effective June 30, 1985.

Mason County Bank, New Haven, West Virginia merged into Peoples Bank of Point Pleasant, Point Pleasant, West Virginia effective June 30, 1985.

United Bank, Inc., Parkersburg, West Virginia merged into the Parkersburg National Bank and became a branch effective October 1, 1985. Parkersburg National Bank changed name to United National Bank effective November 1, 1985.

First Community Bank — Winfield, Winfield, West Virginia merged into The Buffalo Bank, Eleanor, West Virginia effective October 7, 1985.

Farmers and Merchant Bank of Cairo, Cairo, West Virginia relocated main office to Harrisville, West Virginia on November 18, 1985.

Bank of Mount Hope, Mount Hope, West Virginia merged into the Bank of Danville, Danville, West Virginia December 31, 1985.

OFFICIAL NOTIFICATION

FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

Floating Mortgage Rate	Discount + 1%	
December, 1984	13.50% per year	9.00% per year (12/24/84)
January, 1985	13.00% per year	
May, 1985	13.50% per year	8.50% per year (5/20/85)
June, 1985	13.00% per year	
July, 1985	12.50% per year	
August, 1985	12.00% per year	
October, 1985	12.25% per year	
December, 1985	12.00% per year	
January, 1986	11.75% per year	
February, 1986	11.25% per year	
March, 1986	11.00% per year	8.00% per year (3/7/86)
April, 1986	10.50% per year	7.50% per year (4/21/86)
May, 1986	9.50% per year	

ATHENS, BANK OF ATHENS

President, A. G. Hill — Cashier, Gloria J. Hopkins

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	120	120
Surplus	500	500
Undivided Profits	1,292	1,569
Deposits	22,269	23,602
Loans & Discounts	6,869	6,953
Cash & Due from Banks	1,715	2,250
Investment Securities	14,265	13,647
TOTAL ASSETS	24,585	26,115

BARBOURSVILLE, THE FIRST STATE BANK

President, P. J. Vallandingham — Cashier, Robert Jackson Dilley

	MIL. THOUSANDS	
	12-31-83	12-31-84
Capital	425	425
Surplus	612	612
Undivided Profits	1,374	1,493
Deposits	29,653	29,827
Loans & Discounts	15,593	20,634
Cash & Due from Banks	3,489	2,655
Investment Securities	9,248	7,766
TOTAL ASSETS	32,578	33,073

BECKLEY, BANK OF RALEIGH

President, Albert M. Tieche — Cashier

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	969	960
Surplus	6,574	6,458
Undivided Profits	9,353	11,110
Deposits	164,321	164,708
Loans & Discounts	90,635	101,040
Cash & Due from Banks	8,803	8,036
Investment Securities	78,598	78,013
TOTAL ASSETS	191,562	194,551

BELINGTON, BANK OF BELINGTON

President, I. I. Pitensberger — Cashier, George S. White, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	630	630
Surplus	1,370	1,370
Undivided Profits	554	2
Deposits	26,302	24,995
Loans & Discounts	21,134	13,935
Cash & Due from Banks	901	2,147
Investment Securities	4,970	7,446
TOTAL ASSETS	29,682	27,489

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, A. E. Goldstrom — Cashier, Mildred M. Sharp

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	200	257
Undivided Profits	170	160
Deposits	9,027	10,987
Loans & Discounts	6,770	6,791
Cash & Due from Banks	723	601
Investment Securities	1,662	3,571
TOTAL ASSETS	10,001	12,020

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Culler — Cashier, Felia Sloan Smith

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	600	600
Surplus	1,000	1,000
Undivided Profits	1,416	761
Deposits	31,926	29,008
Loans & Discounts	19,699	16,018
Cash & Due from Banks	1,398	828
Investment Securities	11,489	10,275
TOTAL ASSETS	35,436	31,649

BLUEFIELD, PEOPLES BANK OF BLUEWELL

President, D. E. Walters — Cashier, Nora Belle Pasley

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	300	300
Surplus	300	300
Undivided Profits	1,900	2,112
Deposits	26,231	27,351
Loans & Discounts	13,220	13,967
Cash & Due from Banks	1,594	1,646
Investment Securities	11,537	12,568
TOTAL ASSETS	29,202	30,565

BLUEFIELD, VALLEY BANK & TRUST COMPANY

President, W. A. Loving, Jr. — Cashier, M. Douglas Hodges

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	750	750
Surplus	375	375
Undivided Profits	278	424
Deposits	9,796	10,974
Loans & Discounts	5,866	6,729
Cash & Due from Banks	988	2,712
Investment Securities	3,150	3,702
TOTAL ASSETS	11,662	13,632

BRIDGEPORT, BRIDGEPORT BANK

President, W. Lyle Jones — Cashier, H. W. Hartman, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	700	700
Surplus	750	925
Undivided Profits	1,320	1,513
Deposits	31,489	31,245
Loans & Discounts	13,468	13,985
Cash & Due from Banks	2,466	1,489
Investment Securities	16,751	15,632
TOTAL ASSETS	35,441	36,420

BRUCETON MILLS, BRUCETON BANK

President, Ward F. Thomas — Cashier, Loretta Christopher

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	266	266
Surplus	1,234	1,234
Undivided Profits	1,958	2,496
Deposits	46,763	49,955
Loans & Discounts	26,451	32,680
Cash & Due from Banks	2,123	1,637
Investment Securities	20,854	18,994
TOTAL ASSETS	51,593	55,373

BUCKHANNON, FIRST COMMUNITY BANK - ADRIAN BUCKHANNON

President, Charles A. Knaus — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	260	260
Surplus	3,200	4,189
Undivided Profits	(1,816)	(1,440)
Deposits	40,588	45,091
Loans & Discounts	26,045	29,972
Cash & Due from Banks	1,301	2,586
Investment Securities	13,762	12,833
TOTAL ASSETS	42,768	48,712

CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark — Cashier, J. Richard Stark

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	652	652
Surplus	3,739	3,739
Undivided Profits	2,504	2,924
Deposits	86,104	92,557
Loans & Discounts	64,778	65,566
Cash & Due from Banks	13,131	16,615
Investment Securities	11,891	11,313
TOTAL ASSETS	97,250	104,129

CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Hugh C. Avis — Cashier, Travella S. Younce

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	600	600
Surplus	600	600
Undivided Profits	932	1,127
Deposits	15,600	16,482
Loans & Discounts	9,317	8,994
Cash & Due from Banks	863	844
Investment Securities	5,774	6,456
TOTAL ASSETS	17,924	18,961

CHARLESTON, AMERIBANK, CHARLESTON

President, James M. Sutton — Cashier, Sheila Derreberry

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	303	302
Surplus	523	523
Undivided Profits	512	390
Deposits	9,222	11,322
Loans & Discounts	7,002	7,491
Cash & Due from Banks	962	828
Investment Securities	1,650	1,535
TOTAL ASSETS	11,165	13,238

CHARLESTON, BANK OF WEST VIRGINIA

President, Thomas E. Neal — Cashier, C. D. Mason, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	512	512
Surplus	3,000	3,000
Undivided Profits	8,805	9,745
Deposits	104,772	107,634
Loans & Discounts	68,669	71,497
Cash & Due from Banks	4,671	6,137
Investment Securities	39,669	35,647
TOTAL ASSETS	120,345	124,916

CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson — Cashier, Rodger T. Nelson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	871	871
Surplus	693	693
Undivided Profits	1,330	1,758
Deposits	24,986	26,864
Loans & Discounts	11,368	12,837
Cash & Due from Banks	1,007	1,384
Investment Securities	12,873	14,446
TOTAL ASSETS	28,433	31,022

CHARLES TOWN, THE BANK OF CHARLES TOWN

President, Donald S. Smith — Cashier, Donald S. Smith

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	750	750
Surplus	1,350	1,350
Undivided Profits	3,447	4,003
Deposits	66,862	71,238
Loans & Discounts	33,189	36,879
Cash & Due from Banks	3,151	3,021
Investment Securities	32,255	35,184
TOTAL ASSETS	73,212	78,126

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, John H. K. Christman — Cashier, Jack F. Scott

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	220	220
Surplus	400	400
Undivided Profits	2,362	2,771
Deposits	35,996	42,133
Loans & Discounts	21,816	25,558
Cash & Due from Banks	2,531	2,312
Investment Securities	9,737	12,450
TOTAL ASSETS	39,946	46,224

CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, David E. Brock — Cashier, Elaine Sue Dixon

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	578	578
Surplus	578	578
Undivided Profits	792	950
Deposits	27,502	26,892
Loans & Discounts	16,234	17,450
Cash & Due from Banks	1,747	6,577
Investment Securities	10,426	4,040
TOTAL ASSETS	29,621	29,189

CLARKSBURG, THE LOWNDES BANK

President, Thomas J. Hansberry — Cashier, E. Leigh V. Shorr

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	2,996	2,997
Surplus	3,104	3,104
Undivided Profits	5,533	5,071
Deposits	143,760	137,182
Loans & Discounts	103,769	88,532
Cash & Due from Banks	12,364	5,447
Investment Securities	42,566	46,364
TOTAL ASSETS	168,656	150,366

CLARKSBURG, THE OAK MOUND BANK

President, David O. Tritsch — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	504	504
Surplus	910	910
Undivided Profits	444	451
Deposits	13,057	16,942
Loans & Discounts	7,964	10,777
Cash & Due from Banks	2,090	2,774
Investment Securities	3,078	3,569
TOTAL ASSETS	15,055	19,030

CLAY, CLAY COUNTY BANK

President, W. Murray Smith — Cashier, J. D. Morris

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	2,799	3,241
Deposits	26,538	27,358
Loans & Discounts	11,084	12,145
Cash & Due from Banks	1,764	1,751
Investment Securities	13,049	11,626
TOTAL ASSETS	31,103	32,300

CLENDENIN, THE FARMERS AND CITIZENS STATE BANK

President, David Abbott — Cashier, W. A. Settle

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	294	294
Surplus	276	276
Undivided Profits	2,287	2,678
Deposits	32,909	39,304
Loans & Discounts	16,644	21,469
Cash & Due from Banks	1,267	1,709
Investment Securities	15,599	17,215
TOTAL ASSETS	36,273	42,913

CROSS LANES, THE BANK OF CROSS LANES

President, Guy Erwin — Cashier, Joslyn Truett

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	679	679
Surplus	295	295
Undivided Profits	792	829
Deposits	23,689	23,787
Loans & Discounts	17,221	16,060
Cash & Due from Banks	1,533	1,129
Investment Securities	7,035	6,797
TOTAL ASSETS	26,598	26,014

DANVILLE, THE BANK OF DANVILLE

President, Harry Miller — Cashier, Charles J. Warner

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	574	1,779
Surplus	1,066	2,231
Undivided Profits	5,052	1,131
Deposits	43,293	67,418
Loans & Discounts	27,759	43,571
Cash & Due from Banks	4,219	9,200
Investment Securities	15,909	12,261
TOTAL ASSETS	50,396	73,644

DUNBAR, COMMUNITY BANKING & SAVINGS COMPANY

President, Andrew A. Payne, Jr. — Cashier, Joan B. Belcher

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	410	410
Undivided Profits	887	717
Deposits	15,956	15,535
Loans & Discounts	8,228	6,485
Cash & Due from Banks	952	1,063
Investment Securities	8,781	7,375
TOTAL ASSETS	19,085	17,664

ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown — Cashier, Winston C. Brown

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	50	50
Surplus	200	200
Undivided Profits	2,223	2,285
Deposits	25,144	31,051
Loans & Discounts	18,061	19,797
Cash & Due from Banks	1,073	1,973
Investment Securities	7,932	10,245
TOTAL ASSETS	27,918	34,830

ELKINS, DAVIS TRUST COMPANY

President, Ralph E. Wilmoth — Cashier, Robert N. Skinner

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	1,436	1,967
Deposits	62,632	68,109
Loans & Discounts	33,896	35,449
Cash & Due from Banks	2,104	1,812
Investment Securities	22,732	25,754
TOTAL ASSETS	68,740	74,663

ELIZABETH, WIRT COUNTY BANK

President, Noble G. Busch — Cashier, Larry W. Sullivan

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	939	1,001
Deposits	14,088	14,971
Loans & Discounts	6,875	6,274
Cash & Due from Banks	1,007	1,028
Investment Securities	7,116	8,672
TOTAL ASSETS	16,332	17,312

FAIRMONT, THE SECURITY BANK

President, Rod Gallagher — Cashier, Ken Rodeheaver

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	100	600
Undivided Profits	591	(159)
Deposits	9,957	7,906
Loans & Discounts	4,853	4,599
Cash & Due from Banks	327	205
Investment Securities	2,015	2,909
TOTAL ASSETS	9,957	8,527

FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson — Cashier, Craig E. Henderson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	500	500
Undivided Profits	1,079	1,255
Deposits	20,047	21,490
Loans & Discounts	5,422	7,226
Cash & Due from Banks	1,963	1,146
Investment Securities	12,544	9,802
TOTAL ASSETS	22,504	23,635

FOLLANSBEE, BANK OF FOLLANSBEE

President, Jeffrey G. Quillen — Cashier, Jeffrey G. Quillen

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	50	50
Surplus	150	150
Undivided Profits	771	878
Deposits	9,014	9,905
Loans & Discounts	4,405	5,338
Cash & Due from Banks	719	400
Investment Securities	4,466	4,905
TOTAL ASSETS	10,110	11,134

FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan — Cashier, Wilmer E. Botkin

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	75	75
Surplus	750	750
Undivided Profits	4,464	5,292
Deposits	43,928	47,504
Loans & Discounts	23,258	26,888
Cash & Due from Banks	1,165	919
Investment Securities	19,678	21,577
TOTAL ASSETS	49,811	54,515

GASSAWAY, BANK OF GASSAWAY

President, Harry L. Wright — Cashier, Jimmy H. McQuain

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,000	1,000
Surplus	2,000	2,000
Undivided Profits	3,148	3,871
Deposits	41,318	40,692
Loans & Discounts	18,012	19,135
Cash & Due from Banks	2,147	2,173
Investment Securities	24,591	24,512
TOTAL ASSETS	48,069	48,149

GILBERT, GILBERT BANK AND TRUST COMPANY

President, Carl B. Lambert, Jr. — Cashier, Janice Miller

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	450	450
Surplus	1,300	1,300
Undivided Profits	3,160	3,804
Deposits	51,813	53,059
Loans & Discounts	26,662	27,710
Cash & Due from Banks	3,455	2,484
Investment Securities	21,527	22,660
TOTAL ASSETS	57,761	61,418

GLENVILLE, KANAWHA UNION BANK

President, Thomas McPherson — Cashier, Martha L. Harold

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	4,000	4,000
Undivided Profits	2,397	3,117
Deposits	55,933	64,152
Loans & Discounts	32,675	39,067
Cash & Due from Banks	2,022	6,311
Investment Securities	19,736	21,235
TOTAL ASSETS	64,987	74,296

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Thomas Harmon — Cashier, Ann Shay

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,784	1,785
Surplus	1,220	1,720
Undivided Profits	1,796	1,453
Deposits	59,314	56,345
Loans & Discounts	42,950	43,161
Cash & Due from Banks	3,296	2,134
Investment Securities	14,713	11,812
TOTAL ASSETS	65,609	63,425

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, Donald W. Morris — Cashier, Glen V. Fowler

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	304	304
Surplus	529	529
Undivided Profits	2,274	2,706
Deposits	36,632	38,662
Loans & Discounts	23,754	24,024
Cash & Due from Banks	1,855	2,066
Investment Securities	11,961	11,853
TOTAL ASSETS	40,193	42,762

GREENVILLE, BANK OF GREENVILLE

President, R. Warren Ellison — Cashier, Curtis Ballard

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	48	48
Surplus	220	220
Undivided Profits	355	416
Deposits	6,368	7,288
Loans & Discounts	3,791	4,429
Cash & Due from Banks	390	408
Investment Securities	2,275	2,276
TOTAL ASSETS	6,991	8,044

HARMAN, THE STOCKMAN BANK OF HARMAN

President, Doan Harman — Cashier, Bob Cooper

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	25	25
Surplus	200	200
Undivided Profits	684	717
Deposits	5,660	6,358
Loans & Discounts	3,882	4,200
Cash & Due from Banks	1,247	1,623
Investment Securities	921	601
TOTAL ASSETS	6,568	7,355

HARRISVILLE, FARMERS AND MERCHANTS BANK OF CAIRO

President, Morris B. Wilkins — Cashier, Martha K. Kellar

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	25	25
Surplus	300	300
Undivided Profits	472	506
Deposits	7,263	8,606
Loans & Discounts	5,524	6,640
Cash & Due from Banks	293	843
Investment Securities	1,848	1,661
TOTAL ASSETS	8,267	9,531

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. Hardbarger — Cashier, Enos E. McDougal

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	400	1,200
Surplus	1,000	1,000
Undivided Profits	1,892	1,381
Deposits	28,334	31,160
Loans & Discounts	14,249	16,034
Cash & Due from Banks	2,354	2,198
Investment Securities	12,394	12,791
TOTAL ASSETS	32,700	35,320

HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Donald C. Clovis

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	700	700
Undivided Profits	2,732	3,165
Deposits	21,422	22,518
Loans & Discounts	7,689	8,049
Cash & Due from Banks	1,063	1,952
Investment Securities	14,676	15,368
TOTAL ASSETS	25,292	26,787

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, Robert H. Beymer — Cashier, David P. Reed

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	550	550
Surplus	1,850	1,850
Undivided Profits	5,019	5,360
Deposits	102,827	105,311
Loans & Discounts	64,912	80,443
Cash & Due from Banks	7,892	6,070
Investment Securities	37,561	24,257
TOTAL ASSETS	118,738	120,366

HUNTINGTON, THE TWENTIETH STREET BANK

President, B. C. McGinnis, III — Cashier, C. E. Fry

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,500	1,500
Surplus	7,500	7,500
Undivided Profits	2,786	3,397
Deposits	136,135	193,506
Loans & Discounts	52,669	93,396
Cash & Due from Banks	9,422	10,566
Investment Securities	80,954	84,126
TOTAL ASSETS	152,511	209,871

HURRICANE, PUTNAM COUNTY BANK

President, Jack R. Wilson — Cashier, Gary Sargent

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	300	300
Surplus	1,000	1,000
Undivided Profits	6,735	8,080
Deposits	91,994	109,282
Loans & Discounts	38,852	40,661
Cash & Due from Banks	7,806	9,798
Investment Securities	45,212	52,357
TOTAL ASSETS	100,352	119,062

IAEGER, THE BANK OF IAEGER

President, A. J. Signaigo — Cashier, Donald P. Morgan

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,273	4,464
Deposits	21,861	24,472
Loans & Discounts	5,949	6,216
Cash & Due from Banks	920	1,808
Investment Securities	19,970	21,835
TOTAL ASSETS	27,685	30,730

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, Harlan Bell — Cashier, Glen A. Ryan

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	2,155	2,523
Deposits	47,674	50,964
Loans & Discounts	23,908	26,283
Cash & Due from Banks	2,599	2,260
Investment Securities	21,220	27,625
TOTAL ASSETS	52,945	57,256

LAVALETTE, LAVALETTE STATE BANK

President, Auxier L. Marcum — Cashier, Lois A. Booten

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	570	570
Surplus	427	428
Undivided Profits	429	541
Deposits	11,151	13,397
Loans & Discounts	4,032	5,161
Cash & Due from Banks	751	721
Investment Securities	6,893	7,245
TOTAL ASSETS	13,245	15,028

LEWISBURG, GREENBRIER VALLEY BANK

President, Philip L. McLaughlin — Cashier, Corrine P. Grizzel

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	365	365
Surplus	557	557
Undivided Profits	2,979	3,489
Deposits	41,540	44,561
Loans & Discounts	28,364	30,001
Cash & Due from Banks	2,270	2,125
Investment Securities	13,009	13,775
TOTAL ASSETS	46,291	49,594

LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank H. Oakley — Cashier, Herman McCrary

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,735	4,005
Deposits	37,318	35,925
Loans & Discounts	23,800	23,597
Cash & Due from Banks	2,584	2,866
Investment Securities	13,506	11,435
TOTAL ASSETS	43,348	41,981

LOST CREEK, THE HARRISON COUNTY BANK

President, Issac H. Maxwell — Cashier, Carol Ann Nay

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	160	160
Surplus	900	900
Undivided Profits	1,997	2,514
Deposits	25,775	27,616
Loans & Discounts	13,257	15,665
Cash & Due from Banks	2,332	1,821
Investment Securities	10,961	11,725
TOTAL ASSETS	29,259	31,611

MAN, THE BANK OF MAN

President, Gary Ellis — Cashier, Linda Dickerson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	225	225
Surplus	400	400
Undivided Profits	4,536	5,235
Deposits	39,833	37,632
Loans & Discounts	15,070	15,169
Cash & Due from Banks	4,146	2,884
Investment Securities	24,049	23,299
TOTAL ASSETS	46,115	44,008

MANNINGTON, FIRST EXCHANGE BANK

President, A. Dale Poling — Cashier, Gerald C. Snider

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	1,400	1,400
Undivided Profits	1,264	1,652
Deposits	33,976	36,058
Loans & Discounts	18,909	22,095
Cash & Due from Banks	1,387	1,453
Investment Securities	13,631	13,277
TOTAL ASSETS	37,265	39,754

MARLINTON, BANK OF MARLINTON

President, William W. Harper — Cashier, Melvin Lee Anderson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	300	300
Undivided Profits	2,570	2,976
Deposits	27,345	29,105
Loans & Discounts	9,224	9,553
Cash & Due from Banks	1,363	1,572
Investment Securities	19,068	19,981
TOTAL ASSETS	30,831	32,911

MARTINSBURG, MERCHANTS & FARMERS BANK

President, John L. Nadenbousch — Cashier, E. L. Weidman, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	800	1,410
Surplus	1,000	1,000
Undivided Profits	1,274	1,670
Deposits	40,732	45,532
Loans & Discounts	19,377	20,999
Cash & Due from Banks	2,656	2,172
Investment Securities	18,815	19,917
TOTAL ASSETS	44,364	50,020

McMECHEN, THE BANK OF McMECHEN

President, W. G. Summers — Cashier, Linda Miller

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	594	594
Surplus	300	300
Undivided Profits	769	909
Deposits	17,398	19,252
Loans & Discounts	7,597	8,660
Cash & Due from Banks	976	1,000
Investment Securities	9,752	11,073
TOTAL ASSETS	19,291	21,551

MIDDLEBOURNE, UNION BANK OF TYLER COUNTY

President, Gary R. Davis — Cashier, Patricia G. Mason

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	144	144
Surplus	739	739
Undivided Profits	1,645	1,941
Deposits	26,772	28,744
Loans & Discounts	15,349	16,563
Cash & Due from Banks	1,291	1,417
Investment Securities	10,146	9,869
TOTAL ASSETS	29,824	31,845

MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace — Cashier, Andrew T. Doig

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	200	200
Undivided Profits	1,144	1,252
Deposits	17,451	20,177
Loans & Discounts	9,463	13,986
Cash & Due from Banks	2,022	1,336
Investment Securities	6,303	5,988
TOTAL ASSETS	19,614	22,496

MILTON, MILTON TRI—COUNTY BANK

President, Darrell Clagg — Cashier, Barbara Cox

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	414	166
Surplus	243	841
Undivided Profits	(371)	(365)
Deposits	6,194	6,443
Loans & Discounts	4,503	3,902
Cash & Due from Banks	730	1,971
Investment Securities	391	883
TOTAL ASSETS	6,652	7,205

MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, James R. Camp — Cashier, Joseph Camp

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,110	1,123
Deposits	14,557	16,931
Loans & Discounts	14,447	15,574
Cash & Due from Banks	1,327	1,290
Investment Securities	948	1,220
TOTAL ASSETS	17,460	19,718

MORGANTOWN, FARMERS & MERCHANTS BANK

President, Herald R. Baughmann — Cashier, Gary Bebout

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,999	1,999
Surplus	3,462	3,462
Undivided Profits	4,885	5,983
Deposits	125,347	129,169
Loans & Discounts	73,438	85,770
Cash & Due from Banks	12,071	7,357
Investment Securities	59,596	47,111
TOTAL ASSETS	163,062	163,193

MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President, C. Michael Blair — Cashier, Dale D. Knutsen, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	2,000	2,000
Surplus	1,100	1,100
Undivided Profits	4,145	4,883
Deposits	72,964	76,784
Loans & Discounts	32,041	33,587
Cash & Due from Banks	2,009	2,170
Investment Securities	38,513	41,447
TOTAL ASSETS	81,317	85,875

MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis — Cashier, Charles W. Burdiss

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	4,303	6,257
Deposits	66,117	68,844
Loans & Discounts	23,317	27,278
Cash & Due from Banks	2,039	2,581
Investment Securities	42,024	44,001
TOTAL ASSETS	74,170	77,490

NAUGATUCK, BANK OF MINGO

President, H. K. White — Cashier, Nadine Mitchell

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	400	400
Surplus	400	400
Undivided Profits	1,026	1,400
Deposits	19,867	27,941
Loans & Discounts	9,198	17,338
Cash & Due from Banks	1,492	2,098
Investment Securities	9,119	8,574
TOTAL ASSETS	21,988	30,576

NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President, Frederick J. Quinn — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	375	375
Surplus	200	200
Undivided Profits	235	151
Deposits	9,289	9,559
Loans & Discounts	6,017	5,563
Cash & Due from Banks	934	562
Investment Securities	1,498	1,301
TOTAL ASSETS	10,165	10,334

NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President, J. Wells Eakin — Cashier, John J. Stoflinsky

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	150	150
Surplus	350	350
Undivided Profits	1,256	1,389
Deposits	21,855	23,124
Loans & Discounts	14,583	16,580
Cash & Due from Banks	1,493	1,392
Investment Securities	6,781	5,501
TOTAL ASSETS	23,918	25,305

OAK HILL, NEW RIVER BANKING AND TRUST COMPANY

President, H. M. Steen — Cashier, Georgia Wallace

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	480	480
Surplus	5,000	5,000
Undivided Profits	1,400	1,863
Deposits	57,087	58,149
Loans & Discounts	24,711	30,200
Cash & Due from Banks	4,450	3,050
Investment Securities	30,000	28,574
TOTAL ASSETS	65,177	66,139

OCEANA, THE BANK OF OCEANA

President, W. C. Lugar — Cashier, D. R. Anderson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	300	300
Surplus	467	467
Undivided Profits	3,408	3,900
Deposits	28,730	31,172
Loans & Discounts	14,338	16,351
Cash & Due from Banks	1,940	1,947
Investment Securities	10,804	12,952
TOTAL ASSETS	33,320	36,564

PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall — Cashier, William E. Vaughn

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	300	300
Surplus	504	504
Undivided Profits	694	746
Deposits	15,105	16,425
Loans & Discounts	9,811	11,796
Cash & Due from Banks	1,686	1,448
Investment Securities	3,116	2,896
TOTAL ASSETS	16,774	18,142

PARKERSBURG, BANK OF LUBECK

President, Marvin J. Thomas — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	250	500
Undivided Profits	389	230
Deposits	10,555	12,098
Loans & Discounts	6,238	8,786
Cash & Due from Banks	532	778
Investment Securities	4,199	3,150
TOTAL ASSETS	11,823	13,453

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, William E. Mildren, Jr. — Cashier, Wayne F. Lee

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	125	125
Surplus	4,025	4,025
Undivided Profits	2,442	3,028
Deposits	72,479	84,917
Loans & Discounts	48,587	52,965
Cash & Due from Banks	6,480	2,469
Investment Securities	25,167	29,975
TOTAL ASSETS	84,319	101,027

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts — Cashier, Eugene C. Roush

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	700	700
Undivided Profits	1,905	2,103
Deposits	33,339	30,912
Loans & Discounts	21,763	28,457
Cash & Due from Banks	8,143	2,870
Investment Securities	6,570	4,632
TOTAL ASSETS	38,171	37,779

PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, Robert E. Coen

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	525	525
Surplus	1,000	1,000
Undivided Profits	2,044	2,216
Deposits	44,851	50,449
Loans & Discounts	25,461	27,189
Cash & Due from Banks	3,130	2,968
Investment Securities	15,966	20,548
TOTAL ASSETS	48,939	55,026

PARKERSBURG, PARKERSBURG INDUSTRIAL BANKING CORPORATION

President, Eugene C. Hartman, Jr. — Cashier, Stewart D. Walkup

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	119	119
Surplus	175	175
Undivided Profits	353	309
Deposits	2,341	2,087
Loans & Discounts	2,262	1,920
Cash & Due from Banks	295	391
Investment Securities	150	-0-
TOTAL ASSETS	3,113	2,799

PARKERSBURG, WOOD COUNTY BANK

President, William P. Crites — Cashier, Kenneth D. Williams

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	3,266	1,911
Surplus	679	2,447
Undivided Profits	-0-	-0-
Deposits	80,672	78,484
Loans & Discounts	52,446	52,578
Cash & Due from Banks	5,019	3,510
Investment Securities	26,177	23,739
TOTAL ASSETS	87,439	84,779

PENNSBORO, THE COMMUNITY BANK

President, Wilson Davis — Cashier, Patty S. Spitz

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	200	200
Undivided Profits	832	1,051
Deposits	16,590	16,195
Loans & Discounts	5,372	6,600
Cash & Due from Banks	662	625
Investment Securities	10,685	10,804
TOTAL ASSETS	18,044	18,503

PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau — Cashier, Shirley Yokum

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,906	4,506
Deposits	43,442	47,831
Loans & Discounts	26,184	29,335
Cash & Due from Banks	1,683	2,486
Investment Securities	19,685	20,681
TOTAL ASSETS	49,674	54,470

PETERSBURG, POTOMAC VALLEY BANK

President, George B. Halterman — Cashier, John E. McDonald

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	275	275
Surplus	1,000	1,000
Undivided Profits	2,422	2,802
Deposits	36,944	41,101
Loans & Discounts	15,546	17,772
Cash & Due from Banks	1,208	2,378
Investment Securities	21,346	24,401
TOTAL ASSETS	41,141	45,757

PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	320	320
Surplus	1,000	1,000
Undivided Profits	1,417	2,025
Deposits	29,813	30,842
Loans & Discounts	14,127	14,767
Cash & Due from Banks	1,294	1,163
Investment Securities	16,432	16,869
TOTAL ASSETS	32,793	34,394

PINEVILLE, FIRST COMMUNITY BANK - CASTLE ROCK

President, Harold Wright — Cashier, James G. Brooks

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,000	1,000
Surplus	1,000	1,000
Undivided Profits	4,001	3,840
Deposits	48,188	48,412
Loans & Discounts	38,924	43,139
Cash & Due from Banks	3,987	3,876
Investment Securities	8,797	4,124
TOTAL ASSETS	55,709	55,708

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. — Cashier, Jeanne M. Barney

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,185	1,234
Surplus	1,555	1,701
Undivided Profits	2,015	2,701
Deposits	30,002	48,053
Loans & Discounts	19,806	25,260
Cash & Due from Banks	1,176	3,359
Investment Securities	13,400	22,947
TOTAL ASSETS	36,031	55,133

PRINCETON, FIRST COMMUNITY BANK, INC.

President, Owen R. Griffith, Jr. — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	2,619	2,619
Surplus	3,729	3,729
Undivided Profits	1,904	2,808
Deposits	121,230	116,464
Loans & Discounts	89,096	80,939
Cash & Due from Banks	12,545	9,843
Investment Securities	31,344	25,701
TOTAL ASSETS	141,899	133,111

PRINCETON, MERCER COUNTY BANK

President, J. W. Thompson — Cashier, Fred McKenzie

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	716	716
Undivided Profits	5,545	5,687
Deposits	87,952	94,655
Loans & Discounts	34,841	37,861
Cash & Due from Banks	4,648	5,296
Investment Securities	45,261	46,569
TOTAL ASSETS	96,554	102,804

RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon — Cashier, Virginia Minter

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	240	240
Surplus	400	400
Undivided Profits	2,536	2,929
Deposits	21,554	22,984
Loans & Discounts	9,482	10,364
Cash & Due from Banks	1,295	853
Investment Securities	13,419	14,542
TOTAL ASSETS	24,989	26,831

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett — Cashier, Jack R. Huyett

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,162	1,162
Surplus	516	516
Undivided Profits	1,520	1,811
Deposits	28,213	40,606
Loans & Discounts	22,344	26,225
Cash & Due from Banks	2,343	2,334
Investment Securities	5,629	10,013
TOTAL ASSETS	31,817	44,594

RAVENSWOOD, JACKSON COUNTY BANK

President, Bruce E. Bingham — Cashier, Paul W. Jarrett

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	640	640
Surplus	860	860
Undivided Profits	2,130	2,225
Deposits	28,821	30,718
Loans & Discounts	14,734	14,496
Cash & Due from Banks	2,273	1,668
Investment Securities	11,688	14,075
TOTAL ASSETS	32,773	34,763

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President, Gary D. Austin — Cashier, Gary D. Austin

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	181	181
Surplus	1,100	1,100
Undivided Profits	790	1,081
Deposits	26,812	27,118
Loans & Discounts	19,275	19,279
Cash & Due from Banks	670	2,011
Investment Securities	8,311	6,038
TOTAL ASSETS	29,702	30,023

RIPLEY, BANK OF RIPLEY

President, James J. Robinson — Cashier, Stevie B. Carney

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	323	323
Surplus	1,000	1,000
Undivided Profits	1,152	1,330
Deposits	28,146	30,687
Loans & Discounts	15,956	15,720
Cash & Due from Banks	2,132	1,666
Investment Securities	9,575	13,711
TOTAL ASSETS	31,114	33,821

ROMNEY, THE BANK OF ROMNEY

President, M. C. Biggs — Cashier, Lawrence E. Foley

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	1,500	1,500
Undivided Profits	1,202	1,506
Deposits	39,588	41,506
Loans & Discounts	24,780	25,697
Cash & Due from Banks	1,858	1,865
Investment Securities	12,707	11,973
TOTAL ASSETS	42,759	44,825

ST. ALBANS, THE BANK OF ST. ALBANS

President, J. D. Williams — Cashier, Charles R. Graham

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,336	1,336
Surplus	925	925
Undivided Profits	4,750	5,277
Deposits	100,954	107,157
Loans & Discounts	50,169	56,366
Cash & Due from Banks	4,597	4,210
Investment Securities	45,398	45,381
TOTAL ASSETS	108,676	115,380

ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, Marlene Medley

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	800	800
Undivided Profits	966	1,167
Deposits	27,229	29,750
Loans & Discounts	11,293	11,782
Cash & Due from Banks	1,522	1,228
Investment Securities	12,049	16,178
TOTAL ASSETS	30,067	32,569

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. — Cashier, Denver L. Hipp

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	240	600
Surplus	750	1,500
Undivided Profits	1,472	1,512
Deposits	28,461	37,240
Loans & Discounts	18,017	22,071
Cash & Due from Banks	1,945	4,446
Investment Securities	6,586	10,288
TOTAL ASSETS	31,353	41,317

SHINNSTON, FIRST BANK, SHINNSTON

President, Lanny D. Doerr — Cashier, Mary K. Romeo

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	400	400
Surplus	1,500	1,500
Undivided Profits	2,826	3,247
Deposits	58,857	72,389
Loans & Discounts	38,396	43,708
Cash & Due from Banks	7,080	5,299
Investment Securities	14,757	27,975
TOTAL ASSETS	64,965	80,535

SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, David B. Kelley

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	250	250
Surplus	250	250
Undivided Profits	1,426	1,731
Deposits	18,462	20,066
Loans & Discounts	11,266	13,330
Cash & Due from Banks	773	910
Investment Securities	6,508	6,383
TOTAL ASSETS	20,597	22,687

SISTERSVILLE, FIRST-TYLER BANK & TRUST COMPANY

President, R. O. Hanlin — Cashier, Jean I. Kirkpatrick

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	800	800
Undivided Profits	1,526	1,668
Deposits	10,565	12,178
Loans & Discounts	3,208	4,011
Cash & Due from Banks	737	526
Investment Securities	5,353	7,852
TOTAL ASSETS	13,280	15,803

SOUTH CHARLESTON, THE CHEMICAL BANK & TRUST COMPANY

President, Aubrey E. Orcutt — Cashier, Sara K. Jarrett

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,525	1,525
Surplus	1,000	1,000
Undivided Profits	1,319	1,826
Deposits	46,389	49,697
Loans & Discounts	24,521	27,823
Cash & Due from Banks	2,882	4,278
Investment Securities	20,428	17,374
TOTAL ASSETS	54,748	59,876

SOUTH CHARLESTON, 2ND AVENUE BANK OF SOUTH CHARLESTON

President, Brenda H. Robertson — Cashier, Brenda H. Robertson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	138	138
Surplus	481	481
Undivided Profits	210	246
Deposits	4,409	5,208
Loans & Discounts	3,143	3,464
Cash & Due from Banks	217	527
Investment Securities	1,131	1,305
TOTAL ASSETS	5,347	6,159

SPENCER, THE TRADERS BANK

President, Gary B. Martin — Cashier, David F. Boothe

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	900	900
Surplus	450	450
Undivided Profits	3,408	3,964
Deposits	54,697	55,425
Loans & Discounts	28,307	30,616
Cash & Due from Banks	1,797	2,009
Investment Securities	23,608	22,456
TOTAL ASSETS	60,549	62,846

SUMMERSVILLE, FARMERS & MERCHANTS BANK OF SUMMERSVILLE

President, Robert E. Kamm, Jr. — Cashier, Opal Bell

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	620	620
Surplus	1,600	1,600
Undivided Profits	2,811	3,177
Deposits	46,001	49,410
Loans & Discounts	28,331	31,425
Cash & Due from Banks	2,117	2,489
Investment Securities	23,273	25,762
TOTAL ASSETS	59,748	62,455

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, Milton Woods, Jr. — Cashier, Kenneth Hess

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	4,294	5,351
Deposits	58,157	57,906
Loans & Discounts	15,920	17,322
Cash & Due from Banks	2,397	2,448
Investment Securities	37,534	40,345
TOTAL ASSETS	65,367	66,002

TERRA ALTA, THE TERRA ALTA BANK

President, Paul H. Whittaker — Cashier, Kenneth Frankhouser

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	143	145
Surplus	276	281
Undivided Profits	484	549
Deposits	13,925	15,068
Loans & Discounts	4,745	4,908
Cash & Due from Banks	1,010	1,013
Investment Securities	6,661	7,863
TOTAL ASSETS	14,996	16,207

THOMAS, MINERS & MERCHANTS BANK

President, John DePollo — Cashier, Edward R. Kepner

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	135	135
Surplus	215	215
Undivided Profits	1,072	1,233
Deposits	16,968	17,740
Loans & Discounts	8,555	8,178
Cash & Due from Banks	4,863	4,314
Investment Securities	4,029	4,120
TOTAL ASSETS	18,483	19,411

UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	300	300
Undivided Profits	2,336	2,640
Deposits	22,271	23,189
Loans & Discounts	9,132	8,779
Cash & Due from Banks	1,650	2,681
Investment Securities	12,707	12,438
TOTAL ASSETS	25,407	26,559

WALTON, THE POCA VALLEY BANK

President, John Kemmner — Cashier, Philip B. Robertson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	200	200
Surplus	600	600
Undivided Profits	1,635	1,462
Deposits	23,469	25,946
Loans & Discounts	17,850	17,909
Cash & Due from Banks	284	1,058
Investment Securities	3,963	6,276
TOTAL ASSETS	26,192	28,598

WAR, THE BANK OF WAR

President, Noah Dell 'Orso — Cashier, Haven R. Christian

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	50	50
Surplus	500	500
Undivided Profits	3,550	925
Deposits	21,260	23,308
Loans & Discounts	4,940	5,930
Cash & Due from Banks	1,020	1,506
Investment Securities	16,997	13,128
TOTAL ASSETS	26,146	25,575

WARDENSVILLE, CAPON VALLEY BANK

President, James E. Fry — Cashier, Alfred J. Ludwig

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	175	175
Surplus	679	679
Undivided Profits	1,158	1,235
Deposits	24,980	27,327
Loans & Discounts	19,677	22,485
Cash & Due from Banks	1,018	893
Investment Securities	5,339	4,739
TOTAL ASSETS	27,327	29,791

WAYNE, WAYNE COUNTY BANK

President, B. R. Prichard — Cashier, Dwight D. Russell

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	342	342
Surplus	412	411
Undivided Profits	3,131	3,502
Deposits	46,784	49,062
Loans & Discounts	19,732	23,030
Cash & Due from Banks	2,137	1,955
Investment Securities	33,743	24,203
TOTAL ASSETS	57,678	53,978

WEIRTON, BANK OF WEIRTON

President, D. R. Billham — Cashier, R. F. Petrulovich

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,300	1,300
Surplus	5,000	5,000
Undivided Profits	15,612	17,620
Deposits	109,510	110,298
Loans & Discounts	36,169	33,107
Cash & Due from Banks	3,810	3,108
Investment Securities	71,921	72,627
TOTAL ASSETS	132,977	135,393

WEIRTON, CITIZENS BANK OF WEIRTON

President, Robert A. Gribben, Jr. — Cashier, Linda Caleffie

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	250	250
Surplus	1,000	1,000
Undivided Profits	(1,155)	(857)
Deposits	19,791	17,387
Loans & Discounts	11,741	9,567
Cash & Due from Banks	917	798
Investment Securities	5,058	4,311
TOTAL ASSETS	20,042	17,884

WELCH, AMERIBANK, WELCH

President, Roger F. Topping — Cashier, Harold L. Wright

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	240	240
Surplus	578	1,057
Undivided Profits	185	235
Deposits	8,909	14,656
Loans & Discounts	6,391	9,310
Cash & Due from Banks	672	1,451
Investment Securities	2,015	2,008
TOTAL ASSETS	10,031	16,330

WELLSBURG, WELLSBURG BANKING AND TRUST COMPANY

President, Laura G. Inman — Cashier, Charlotte Jackson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	100	100
Surplus	800	800
Undivided Profits	687	738
Deposits	12,753	13,443
Loans & Discounts	6,140	6,221
Cash & Due from Banks	2,338	2,211
Investment Securities	5,841	6,475
TOTAL ASSETS	14,809	15,413

WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano — Cashier, Martin J. Riley

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	350	350
Surplus	2,650	2,650
Undivided Profits	4,933	5,508
Deposits	58,177	61,257
Loans & Discounts	27,850	32,678
Cash & Due from Banks	5,379	6,403
Investment Securities	28,250	25,406
TOTAL ASSETS	70,241	71,952

WESTOVER, THE WESTOVER BANK

President, William E. Coleman — Cashier,

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	500	500
Surplus	749	749
Undivided Profits	1,446	1,627
Deposits	36,134	37,877
Loans & Discounts	26,853	28,164
Cash & Due from Banks	1,243	1,374
Investment Securities	10,200	8,393
TOTAL ASSETS	40,338	41,087

WEST UNION, WEST UNION BANK

President, R. L. Holland — Cashier, Dennis H. Powell

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	250	250
Surplus	300	300
Undivided Profits	1,813	2,213
Deposits	19,801	21,947
Loans & Discounts	7,994	9,651
Cash & Due from Banks	834	1,148
Investment Securities	11,137	11,427
TOTAL ASSETS	22,289	24,827

WHEELING, THE BANK OF WHEELING

President, Lawrence P. Finneran — Cashier, Bruce E. Wilson

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	286	300
Surplus	787	843
Undivided Profits	944	992
Deposits	31,442	32,874
Loans & Discounts	22,388	24,000
Cash & Due from Banks	2,842	3,291
Investment Securities	6,336	6,987
TOTAL ASSETS	34,649	36,231

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth — Cashier, Pamela Hinton

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	1,398	1,398
Surplus	1,398	1,398
Undivided Profits	3,336	3,698
Deposits	58,431	64,801
Loans & Discounts	30,798	34,988
Cash & Due from Banks	5,587	7,292
Investment Securities	26,457	27,161
TOTAL ASSETS	68,556	75,532

WHEELING, WHEELING DOLLAR BANK

President, Thomas G. Dove — Cashier, Paul M. Limbert

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	3,822	3,910
Surplus	11,500	12,781
Undivided Profits	4,737	5,097
Deposits	157,558	198,336
Loans & Discounts	101,058	119,064
Cash & Due from Banks	7,021	11,889
Investment Securities	84,942	95,642
TOTAL ASSETS	208,433	250,228

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, Christopher R. Walkup — Cashier, Donald W. Murray

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	525	525
Surplus	275	275
Undivided Profits	2,959	3,637
Deposits	36,041	42,169
Loans & Discounts	29,581	32,391
Cash & Due from Banks	2,105	2,700
Investment Securities	8,862	8,434
TOTAL ASSETS	41,626	47,369

WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam — Cashier, Mary Trent

	MIL. THOUSANDS	
	12-31-84	12-31-85
Capital	50	50
Surplus	200	200
Undivided Profits	3,099	3,531
Deposits	25,460	25,360
Loans & Discounts	12,782	13,002
Cash & Due from Banks	997	1,678
Investment Securities	12,203	11,618
TOTAL ASSETS	29,183	29,592

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9-6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8-5-33	1-4-44
Berkeley	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3-6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.83	456,607.60	68	10-14-31	5-3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2-5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8-4-19	6-29-34
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden on Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-29-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3-1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10-7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3-3-47

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Charleston	Day & Night Bank	Central Trust Co.	954,542.82	747,501.74	100	7-5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5-4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9-1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-35	12-7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	2,582,674.90	82	6-7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1-7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4-7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3-7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,144.17	53.63	2-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10-8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44
Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12-7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12-7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4-3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10-3-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10-3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10-3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7-9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9-5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2-1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4-8-33	6-29-46
Huntington	Metro Bank	Federal Deposit Insurance Corp.	24,558,977.25	21,235,337.10	100	9-12-80	
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	209,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11-1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7-1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morton	408,413.03	298,406.49	64	12-2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.2	7-10-13	No Record

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12-2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12-1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10-4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10-4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4-3-33	10-9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11-3-31	5-26-37
Parsons	Tucker County Bank	FDIC	16,081,000.00	15,517,000.00	100	2-3-84	
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9-4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6-6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12-3-38
Pineville	Wyoming County Bank	Central Trust Co.	227,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9-5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6-4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10-1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6-4-31	11-6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
So. Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2-8-30
So. Charleston	First National Bank	FDIC	28,629,000.00	27,711,100.00	100	11-5-82	
Spencer	Bank of Spencer	Thomas P. Ryan	No Record	No Record	100	3-2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9-1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8-1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11-6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10-8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12-3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3-8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9-30-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

INFORMATION CONCERNING
STATE CHARTERED INDUSTRIAL LOAN COMPANIES

A new branch charter was granted to Finance One Mortgage of West Virginia, Inc., located in Ronceverte, West Virginia on October 11, 1985.

COMPARATIVE ABSTRACT
Showing Condition of Industrial Loan Offices in the STATE OF WEST VIRGINIA
As of the Close of Business on the Dates Indicated
As Compiled by the West Virginia Department of Banking

($.00 omitted)

	12-31-85	% of	12-31-84	% of	Change + or -	12-31-83	% of	Change + or -	
Number of offices	82	Total	85	Total	1985-1984 3 -	87	Total	1984-1983 2 -	
ASSETS									
Cash on hand	$ 66,753	.04	$ 107,934	.06	41,181 -	$ 221,926	.14	$ 113,992	-
Due from Banks	1,507,699	.87	1,066,660	.56	441,039 +	1,543,699	.95	477,039	-
Investments	55,056	.03	24,789,629	13.10	24,734,573 -	24,526,347	15.14	263,282	+
Net loans	167,466,313	97.06	155,651,766	82.23	11,814,547 +	129,377,840	79.86	26,273,926	+
Fixed assets	133,687	.08	61,737	.03	71,950 +	272,532	.17	210,795	-
Other assets	3,306,687	1.92	7,610,367	4.02	4,303,680 -	6,072,262	3.74	1,538,105	+
TOTAL ASSETS	$ 172,536,195	100.00	$ 189,288,093	100.00	$ 16,751,898 -	$ 162,015,606	100.00	$ 27,272,487	+
LIABILITIES AND CAPITAL									
Evidences of Indebtedness	$ 6,540,901	3.79	$ 65,605,316	34.66	59,064,415 -	$ 63,267,498	39.05	$ 2,337,818	+
Borrowings or rediscounts	52,985,654	30.71	43,551,520	23.00	9,434,134 +	23,900,759	14.75	19,650,761	+
Other Liabilities	76,362,223	44.26	39,220,475	20.73	37,141,748 +	32,914,604	20.32	6,305,871	+
Total Capital Accounts	36,647,417	21.24	40,910,782	21.61	4,263,365 -	41,932,745	25.88	1,021,963	+
TOTAL LIABILITIES & CAPITAL	$ 172,536,195	100.00	$ 189,288,093	100.00	$ 16,751,898 -	$ 162,015,606	100.00	$ 27,272,487	+

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

(.00 omitted)

	12-31-84	12-31-85
Number of Offices	85	82
INCOME		
Charges Collected and/or Earned	$ 27,479,788	$ 30,352,134
Insurance Commissions	590,196	620,579
Other Income	173,827	1,385,519
TOTAL OPERATING INCOME	$ 28,243,811	$ 32,358,232
EXPENSES		
Advertising	$ 409,213	$ 356,795
Auditing	40,393	31,305
Bad Debts		
Charge-offs	1,109,263	1,987,987
Deduct: Collections on Accounts Previously Charged Off	(231,728)	(287,156)
Additions to Reserve for Bad Debts	1,294,863	1,170,200
Depreciation and Amortization	93,844	143,404
Insurance and Fidelity Bonds	68,386	95,304
Legal Fees and Disbursements	34,162	36,892
Postage, Printing, Stationery & Supplies	273,160	315,434
Rent, Janitorial Services and Utilities	391,680	463,547
Salaries of Officers, Owners and Partners	122,836	406,302
Salaries of all other Employees	3,008,748	3,443,475
Taxes-Other Than on Income	474,146	597,946
License Fees	86,301	157,492
Telephone and Telegraph	315,880	413,509
Travel, Auto Expense & Allowance	161,066	223,678
Supervision and Administration (when not allocated to other items)	1,800,681	2,418,926
Other Expenses	2,466,600	3,248,555
Interest Paid on Borrowed Funds	$ 5,758,112	$ 8,412,634
Interest Paid on Evidence of Indebtedness	7,945,039	4,533,289
Total Expenses Before Income Taxes	$ 25,622,645	$ 28,169,518
Income Before Income Taxes	2,621,166	4,188,714
Income Taxes		
State	302,112	189,074
Federal	967,629	1,695,918
TOTAL EXPENSES	$ 26,892,386	$ 30,054,510
NET INCOME	$ 1,351,425	$ 2,303,722

ASHLAND INDUSTRIAL LOAN COMPANY

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Due from Banks	$ 43,359	$ 267,125
Net Loans	491,876	452,436
Fixed Assets	4,637	3,530
Other Assets	183,624	-0-
TOTAL ASSETS	$ 723,496	$ 723,091
LIABILITIES AND CAPITAL		
Other Liabilities	$ 1,266	$ 1,074
Total Capital	722,230	722,017
TOTAL LIABILITIES AND CAPITAL	$ 723,496	$ 723,091

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	6	6
ASSETS		
Cash on hand	$ 64,663	$ 35,397
Net Loans	20,833,060	29,244,568
Other Assets	4,155,341	3,803
TOTAL ASSETS	$ 25,053,064	$ 29,283,768
LIABILITIES AND CAPITAL		
Other Liabilities	$ 20,387,075	$ 24,611,627
Total Capital	4,665,989	4,672,141
TOTAL LIABILITIES AND CAPITAL	$ 25,053,064	$ 29,283,768

AVCO FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	4	4
ASSETS		
Due from Banks	$ 13,000	$ 13,000
Net Loans	5,175,917	6,629,013
Other Assets	148,441	263,565
TOTAL ASSETS	$ 5,337,358	$ 6,905,578
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 5,116,012	$ 6,511,911
Other Liabilities	$ 28,286	$ 18,386
Total Capital	193,060	375,281
TOTAL LIABILITIES AND CAPITAL	$ 5,337,358	$ 6,905,578

BARCLAY AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

Principal Office - Bluefield

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	2	2
ASSETS		
Cash on hand	$ -0-	$ (2,391)
Net Loans	9,154,678	10,164,880
Fixed Assets	-0-	65,682
Other Assets	-0-	19,663
TOTAL ASSETS	$ 9,154,678	$ 10,247,834
LIABILITIES AND CAPITAL		
Other Liabilities	$ 8,234,835	$ 9,252,606
Total Capital	919,843	995,228
TOTAL LIABILITIES AND CAPITAL	$ 9,154,678	$ 10,247,834

BECKLEY LOAN & INDUSTRIAL CORPORATION, BECKLEY

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ 2,016	$ 5,072
Net Loans	709,192	827,151
Fixed Assets	-0-	12,652
TOTAL ASSETS	$ 711,208	$ 844,875
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 637,200	$ 732,041
Other liabilities	11,611	6,571
Total Capital	62,397	106,263
TOTAL LIABILITIES AND CAPITAL	$ 711,208	$ 844,875

BENEFICIAL WEST VIRGINIA, INC.

Principal Office - St. Albans

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	12	10
ASSETS		
Net loans	$ 16,352,731	$ 20,050,964
Other Assets	79,982	319,529
TOTAL ASSETS	$ 16,432,713	$ 20,370,493
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 13,153,795	$ 16,850,187
Other Liabilities	$ 61,220	$ 81,237
Total Capital	3,217,698	3,439,069
TOTAL LIABILITIES AND CAPITAL	$ 16,432,713	$ 20,370,493

C.I.T. FINANCIAL SERVICES, INC. OF WV

Principal Office - Charleston

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	4	4
ASSETS		
Cash on hand	$ 14,069	$ 7,723
Due from banks	6,191	3,925
Net Loans	11,188,840	11,215,176
Other Assets	92,715	124,487
TOTAL ASSETS	$ 11,301,815	$ 11,351,311
LIABILITIES AND CAPITAL		
Other Liabilities	$ 4,691,970	$ 4,613,216
Total Capital	6,609,845	6,738,095
TOTAL LIABILITIES AND CAPITAL	$ 11,301,815	$ 11,351,311

CITY INDUSTRIAL SAVINGS & LOAN #2, SPRAGUE

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 200
Due from banks	7,799	228
Net Loans	536,340	644,840
Fixed Assets	5,154	3,930
Other Assets	29,894	13,715
TOTAL ASSETS	$ 579,387	$ 662,913
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 417,500	$ 480,010
Other Liabilities	$ 565	$ 4,481
Total Capital	161,322	178,422
TOTAL LIABILITIES AND CAPITAL	$ 579,387	$ 662,913

COMMERCIAL CREDIT CORPORATION

Principal Office - St. Albans

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	10	10
ASSETS		
Cash on hand	$ 2,300	$ 2,299
Due from Banks	$ 690,711	$ 721,810
Total investments	24,631,673	-0-
Net Loans	53,401,969	43,241,989
Other Assets	2,461,515	1,686,265
TOTAL ASSETS	$ 81,188,168	$ 45,652,363
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 60,918,410	$ 766,567
Other Liabilities	$ 1,960,657	$ 32,513,525
Total Capital	18,309,101	12,372,271
TOTAL LIABILITIES AND CAPITAL	$ 81,188,168	$ 45,652,363

COMMUNITY SAVINGS & LOAN, INC., MORGANTOWN

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ -0-	$ 5,905
Due from banks	69,365	54,397
Net Loans	12,923	9,143
TOTAL ASSETS	$ 82,288	$ 69,445
LIABILITIES AND CAPITAL		
Total capital	$ 82,288	$ 69,445
TOTAL LIABILITIES AND CAPITAL	$ 82,288	$ 69,445

FAMILY SAVINGS & LOAN, INC., HUNTINGTON

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 200
Due from banks	493	436
Net Loans	1,590,607	1,253,224
Fixed Assets	12,737	11,048
Other Assets	97,265	496,009
TOTAL ASSETS	$ 1,701,302	$ 1,760,917
LIABILITIES AND CAPITAL		
Other Liabilities	$ 34,424	$ 64,169
Total Capital	1,666,878	1,696,748
TOTAL LIABILITIES AND CAPITAL	$ 1,701,302	$ 1,760,917

FINANCE ONE MORTGAGE OF WEST VIRGINIA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	3	4
ASSETS		
Net loans	$ 4,026,151	$ 4,766,570
Other Assets	37,116	-0-
TOTAL ASSETS	$ 4,063,267	$ 4,766,570
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 4,084,177	$ 4,640,869
Other Liabilities	$ 61,861	$ 135,306
Total Capital	(82,771)	(9,605)
TOTAL LIABILITIES AND CAPITAL	$ 4,063,267	$ 4,766,570

HFC THRIFT OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	5	5
ASSETS		
Net loans	$ 5,575,619	$ 7,111,741
Other Assets	7,248	12,407
TOTAL ASSETS	$ 5,582,867	$ 7,124,148
LIABILITIES AND CAPITAL		
Other Liabilities	$ 3,233,342	$ 4,531,946
Total Capital	2,349,525	2,592,202
TOTAL LIABILITIES AND CAPITAL	$ 5,582,867	$ 7,124,148

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Martinsburg

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	3	3
ASSETS		
Cash on hand	$ 1,350	$ 1,350
Due from Banks	$ 2,790	$ 20,151
Net Loans	1,500,265	1,921,661
Fixed Assets	33,057	27,864
Other Assets	58,062	60,920
TOTAL ASSETS	$ 1,595,524	$ 2,031,946
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 1,012,338	$ 1,333,081
Other Liabilities	$ 75,220	$ 90,041
Total Capital	507,966	608,824
TOTAL LIABILITIES AND CAPITAL	$ 1,595,524	$ 2,031,946

LEWIS COUNTY SAVINGS AND LOAN COMPANY, WESTON

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ 13,836	$ 8,717
Due from Banks	$ 214,199	$ 379,425
Total investments	157,956	55,056
Net Loans	4,221,722	4,631,293
Fixed Assets	3,219	6,977
Other Assets	27,254	22,858
TOTAL ASSETS	$ 4,638,186	$ 5,104,326
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 4,228,155	$ 4,712,161
Other Liabilities	$ 16,761	$ 11,761
Total Capital	393,270	380,404
TOTAL LIABILITIES AND CAPITAL	$ 4,638,186	$ 5,104,326

MARSHALL COUNTY THRIFT AND LOAN, MOUNDSVILLE

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Cash on hand	$ 5,200	$ 1,914
Due from Banks	$ 23,054	$ 26,543
Net Loans	755,020	541,757
Fixed Assets	2,933	2,005
Other Assets	65,311	95,267
TOTAL ASSETS	$ 851,518	$ 667,486
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 458,751	$ 330,132
Borrowings or rediscounts	91,735	83,000
Other liabilities	110,001	89,114
Total Capital	191,031	165,240
TOTAL LIABILITIES AND CAPITAL	$ 851,518	$ 667,486

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

Principal Office - Morgantown

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	9	8
ASSETS		
Cash on hand	$ 4,099	$ 367
Net Loans	5,764,084	7,471,199
Other Assets	1,697	1,577
TOTAL ASSETS	$ 5,769,880	$ 7,473,143
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 5,755,960	$ 7,229,004
Total Capital	13,920	244,139
TOTAL LIABILITIES AND CAPITAL	$ 5,769,880	$ 7,473,143

PEOPLES LOAN FINANCIAL SERVICES, INC., BLUEFIELD

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	1	1
ASSETS		
Due from Banks	$ (4,299)	$ 20,658
Net Loans	500,296	617,883
Other Assets	5,593	10,260
TOTAL ASSETS	$ 501,590	$ 648,801
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 369,000	$ 470,500
Other liabilities	555	1,000
Total Capital	132,035	177,301
TOTAL LIABILITIES AND CAPITAL	$ 501,590	$ 648,801

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office - South Charleston

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	11	11
ASSETS		
Net loans	$ 5,903,494	$ 5,630,799
Other Assets	29,211	30,322
TOTAL ASSETS	$ 5,932,705	$ 5,661,121
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 5,086,692	$ 4,717,493
Other liabilities	309,872	336,164
Total Capital	536,141	607,464
TOTAL LIABILITIES AND CAPITAL	$ 5,932,705	$ 5,661,121

SECURITY PACIFIC FINANCE CORPORATION

Principal Office - Charleston

($.00 omitted)

	12-31-84	12-31-85
Number of Offices	8	8
ASSETS		
Net Loans	$ 7,956,981	$ 11,040,025
Other Assets	130,097	146,041
TOTAL ASSETS	$ 8,087,078	$ 11,186,066
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 7,827,111	$ 10,669,599
Other Liabilities	$ 954	$ -0-
Total Capital	259,013	516,467
TOTAL LIABILITIES AND CAPITAL	$ 8,087,078	$ 11,186,066

STATE CHARTERED BUILDING AND LOAN ASSOCIATION

REPORT OF CONDITION OF
CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President, Clinton Rogerson

Secretary, Evan M. Rogerson

($.00 omitted)

	12-31-84	12-31-85
ASSETS		
Net Loans Outstanding	$ 1,208,709	$ 1,142,784
Total Investments	890,964	925,622
Cash in Office	6,580	7,509
Due from banks (demand deposits)	167,296	97,690
Other Assets	3	3
TOTAL ASSETS	$ 2,273,552	$ 2,173,608
LIABILITIES		
Total Share Accounts	$ 1,321,153	$ 1,158,103
Undivided Profits	712,399	774,005
Contingent fund	205,000	205,000
Reserve for Interest, Taxes, etc.	35,000	35,000
Other liabilities	-0-	1,500
TOTAL LIABILITIES	$ 2,273,552	$ 2,173,608

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6-3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2-1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & Loan Assn.	2-5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8-8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7-1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home & Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12-1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5-9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8-6-34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11-3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9-4-06	No record	No record
Clarksburg	Harrison County Savings & Loan Association	2-1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1-3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Buildings & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11-7-10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co.	No record
Huntington	Home Building & Savings Company	9-4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10-9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7-1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Thru Jackson B & L ASSN.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Thru Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5-4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-27-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6-5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2-9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8-5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6-5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Thru Fayetteville B & LA.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Assn.	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9-5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11-9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3-8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8-7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1-4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

INFORMATION CONCERNING STATE CHARTERED CREDIT UNIONS

January 1, 1985 - December 31, 1985

NEW CHARTERS	APPROVED
Whecan Credit Union, Wheeling, West Virginia, filed for voluntary dissolution	June 17, 1985

CONSOLIDATED REPORT OF CONDITION
OF ACTIVE STATE CHARTERED CREDIT UNIONS
PERIODS ENDING DECEMBER 31, 1984 AND DECEMBER 31, 1985

($.00 omitted)

	12-31-84	12-31-85
Number of Credit Unions	26	26
ASSETS		
Loans to members	$ 41,172,326	$ 40,908,868
All other loan accounts	69,957	818,620
TOTAL LOANS	$ 41,242,283	$ 41,727,488
Allowance for loan losses	$ 432,194	$ 358,133
Cash	$ 922,945	$ 958,358
INVESTMENT SECURITIES		
U. S. Govt. obligations	$ 2,108,152	$ 1,415,015
Federal Agency Sec.	1,194,276	348,468
Common trust inv.	465,649	640,723
Corp. Central (CD)	2,416,521	3,837,414
Bank (Cert. Dep)	137,309	894,067
S&L MSB (Cert. Dep)	96,234	941,983
Other CUS (Cert. Dep)	30,848	411,017
Shares in CLF	72,749	-0-
All other investments	242,229	75,281
TOTAL INVESTMENTS	$ 6,763,967	$ 8,563,968
Land and Building (Net of Dep)	$ 1,476,812	$ 1,439,352
Other fixed assets	549,494	601,161
All other assets	658,466	805,820
TOTAL ASSETS	$ 51,181,773	$ 53,738,014

($.00 omitted)

	12-31-84	12-31-85
LIABILITIES		
Promissory Notes	$ -0-	$ -0-
Other notes	1,820,629	193,222
Accounts payable	213,629	275,847
Interest on deposits payable	523,311	297,238
Dividends Payable	123,711	125,544
Deposits	1,083,451	-0-
All other liabilities	16,341	379,740
TOTAL LIABILITIES	$ 3,780,508	$ 1,271,591

EQUITY/SHARES

Share certificates	$ 14,228,892	$ 17,053,715
Share drafts	1,524,023	1,670,488
IRA, Keogh Accounts	1,674,411	2,599,627
Other shares	27,553,543	28,333,364
TOTAL SHARES	$ 44,980,869	$ 49,657,194
Regular reserves	$ 1,019,193	$ 1,344,927
Other reserves	673,151	735,989
Undivided earnings	728,052	728,313
EQUITY TOTAL	$ 2,420,396	$ 2,809,229
TOTAL EQUITY/SAVINGS	$ 47,401,265	$ 52,466,423
TOTAL LIABILITIES/EQUITY/SAVINGS	$ 51,181,773	$ 53,738,014

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS
PERIODS ENDING DECEMBER 31, 1984 AND DECEMBER 31, 1985
OF ACTIVE STATE CHARTERED CREDIT UNIONS

($.00 omitted)

	12-31-84	12-31-85
Number of Credit Unions	26	26
Income		
Interest on loans	$ 5,048,242	$ 5,527,059
Less interest refund	30,618	39,011
Income from investments	809,321	737,212
Other operating income	314,105	217,383
TOTAL GROSS INCOME	$ 6,141,050	$ 6,442,643
EXPENSES		
Employee compensation	$ 721,348	$ 785,368
Employee benefits	128,327	179,707
Travel and conference expense	30,100	30,641
Association dues	37,303	43,378
Office occupancy	118,735	141,905
Office operation expense	475,692	488,699
Educational and promotion	40,311	50,377
Loan servicing expense	59,433	69,550
Professional & outside services	110,078	157,772
Provision for loan losses	253,199	218,622
Member insurance	255,327	219,455
Operating fees	12,248	11,150
Cash over and short	4,155	774
Interest on borrowed money	361,980	409,351
Annual meeting expense	19,539	20,868
Miscellaneous operating expense	67,364	88,782
TOTAL OPERATING EXPENSE	$ 2,695,139	$ 2,916,399
INCOME FROM OPERATIONS	$ 3,445,911	$ 3,526,244
NON-OPERATING GAINS OR LOSSES		
Gain (Loss) on investments	$ (5,757)	$ 6,563
Gain (Loss) on Disp of Assets	$ (4,645)	$ (4,353)
Other non-operating income	$ -0-	$ -0-
TOTAL INCOME (LOSS) BEFORE DIVIDENDS	$ 3,435,509	$ 3,528,454
Transfer to reg & stat reserves	$ 271,720	$ 343,553
Dividends	$ 1,822,054	$ 1,907,171
Interest on deposits	$ 1,246,440	$ 1,276,923
NET INCOME (LOSS)	$ 95,295	$ 807

NATIONAL CARBON EMPLOYEES CREDIT UNION, ANMOORE

President, Albert L. Loar — Secretary-Treasurer, Imogene Howell

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 1,861,293	$ 1,350,356
Cash	6,675	16,443
Total investments	94,953	166,529
Fixed assets	19,150	1,436
Other assets	30	32,490
TOTAL ASSETS	$ 1,982,101	$ 1,567,254

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 220,000	$ -0-
Accounts payable	-0-	4,920
Total shares and deposits	1,597,088	1,421,304
Regular reserves (statutory)	77,755	87,820
Undivided earnings	85,457	53,054
Other liabilities	1,801	156
TOTAL LIABILITIES & EQUITY	$ 1,982,101	$ 1,567,254

CORHART EMPLOYEES CREDIT UNION, BUCKHANNON

President, Russell G. Butcher — Secretary-Treasurer, Mary Ann Armentrout

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 17,248	$ 22,123
Cash	5,808	11,370
Total investments	52,638	52,082
Other assets	-0-	712
TOTAL ASSETS	$ 75,694	$ 86,287

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	1,542	1,472
Total shares and deposits	$ 72,492	$ 81,481
Regular reserve (statutory)	1,148	1,534
Undivided earnings	506	1,800
Other liabilities	6	-0-
TOTAL LIABILITIES & EQUITY	$ 75,694	$ 86,287

CABOT EASTERN CREDIT UNION, CHARLESTON

President, Delores T. Glade — Treasurer, Charlotte Mathews

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 127,168	$ 150,833
Cash	5,356	9,422
Total investments	21,721	24,374
Fixed assets	61	33
TOTAL ASSETS	$ 154,306	$ 184,662

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ -0-	$ 4,376
Accrued dividends payable on shares	3,503	$ -0-
Total shares and deposits	129,464	157,859
Regular reserve (statutory)	9,698	9,758
Undivided earnings	11,641	12,669
TOTAL LIABILITIES & EQUITY	$ 154,306	$ 184,662

CHARLESTON POSTAL EMPLOYEES CREDIT UNION, CHARLESTON

President, Robert L. Price — Secretary-Treasurer, Joseph L. Deweese

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 650,773	$ 727,616
Cash	41,145	76,965
Total investments	181,098	165,162
Other assets	8,595	16,235
TOTAL ASSETS	$ 881,611	$ 985,978

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 805,319	$ 899,785
Regular reserve (statutory)	40,962	46,079
Undivided earnings	33,595	38,751
Other liabilities	1,735	1,363
TOTAL LIABILITIES & EQUITY	$ 881,611	$ 985,978

LOCAL NO. 317 I.A.F.F. CREDIT UNION, CHARLESTON

President, Kenneth Morgan — Treasurer, Paul L. Hunley

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 234,130	$ 278,862
Cash	36,674	26,968
Total investments	8,684	9,391
Fixed assets	1	1
Other assets	2,381	2,609
TOTAL ASSETS	$ 281,870	$ 317,831

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ 19,190	$ -0-
Total shares and deposits	221,264	255,129
Regular reserve (statutory)	30,238	27,490
Other reserves	2,567	2,567
Undivided earnings	8,611	32,645
TOTAL LIABILITIES & EQUITY	$ 281,870	$ 317,831

WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION, CHARLESTON

President, John Cook — Treasurer, Donald J. Simpson

Manager, Robert Mallory

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 2,207,731	$ 2,734,577
Cash	12,224	104,909
Total investments	330,616	120,833
Fixed assets	7,024	5,368
Other assets	92,072	46,730
TOTAL ASSETS	$ 2,649,667	$ 3,012,417

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 197,509	$ -0-
Accounts payable	-0-	168,935
Interest payable on deposits	14,022	20,238
Accrued dividends payable on shares	12,566	14,202
Total shares and deposits	2,272,810	2,774,174
Regular reserve (statutory)	11,049	20,000
Undivided earnings	1,000	14,868
Other liabilities	140,711	-0-
TOTAL LIABILITIES & EQUITY	$ 2,649,667	$ 3,012,417

CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION, CLARKSBURG

President, Melvin L. Osborne — Treasurer, Alex Xenakis

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 1,229,770	$ 1,334,767
Cash	16,052	9,815
Total investments	441,297	659,423
TOTAL ASSETS	$ 1,687,119	$ 2,014,005

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 1,567,898	$ 1,877,241
Other reserves	93,990	102,443
Undivided earnings	25,231	34,321
TOTAL LIABILITIES & EQUITY	$ 1,687,119	$ 2,014,005

UMW DIST. #31 CREDIT UNION, FAIRMONT

President, David B. Myers — Treasurer, Lowell Satterfield

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 440,775	$ 492,977
Cash	(29,672)	9,934
Total investments	133,718	74,241
Fixed assets	1	-0-
Other assets	-0-	251
TOTAL ASSETS	$ 544,822	$ 577,403

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 3,918
Total shares and deposits	526,809	554,632
Regular reserve (statutory)	6,700	13,338
Undivided earnings	9,336	5,515
Other liabilities	1,977	-0-
TOTAL LIABILITIES & EQUITY	$ 544,822	$ 577,403

GARY CREDIT UNION, GARY

President, Frank C. Bacho — Secretary-Treasurer, Kenneth B. Franklin

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 48,320	$ 49,649
Cash	14,974	14,082
Total investments	498	-0-
Other assets	-0-	1,505
TOTAL ASSETS	$ 63,792	$ 65,236

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 534
Interest payable on deposits	4,668	-0-
Accrued dividends payable on shares	-0-	8,483
Total shares and deposits	45,560	40,126
Regular reserve (statutory)	1,724	5,331
Undivided earnings	11,351	10,762
Other liabilities	489	-0-
TOTAL LIABILITIES & EQUITY	$ 63,792	$ 65,236

W. VA. BAPTIST STATE CONVENTION CREDIT UNION, HILLTOP

President, Philemon Hill — Treasurer, Thomas Evans

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Cash	$ 376	$ 1,639
Total investments	1,518	33,832
Fixed assets	117	92
Other assets	-0-	100
TOTAL ASSETS	$ 2,011	$ 35,663

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 1,660	$ 35,265
Regular reserve (statutory)	935	1,110
Undivided earnings	(584)	(712)
TOTAL LIABILITIES & EQUITY	$ 2,011	$ 35,663

CABELL COUNTY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. Boyce Taylor — Treasurer, D. S. Kittinger, Jr.

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 18,606	$ 22,658
Cash	1,717	1,958
TOTAL ASSETS	$ 20,323	$ 24,616

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 18,052	$ 22,920
Regular reserve (statutory)	1,403	988
Undivided earnings	868	708
TOTAL LIABILITIES & EQUITY	$ 20,323	$ 24,616

HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION, HUNTINGTON

President, Charles Markin — Treasurer, Alfred V. Harshbarger

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 14,972,251	$ 14,031,550
Cash	122,761	159,224
Total investments	2,122,947	1,953,982
Fixed assets	1,454,363	1,418,053
Other assets	445,612	550,726
TOTAL ASSETS	$ 19,117,934	$ 18,113,535

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 789,460	$ 93,223
Accounts payable	-0-	32,791
Interest payable on deposits	472,773	258,990
Total shares and deposits	17,744,938	17,607,201
Regular reserve (statutory)	-0-	103,074
Undivided earnings	100,835	9,128
Other liabilities	9,928	9,128
TOTAL LIABILITIES & EQUITY	$ 19,117,934	$ 18,113,535

HUNTINGTON POSTAL CREDIT UNION, HUNTINGTON

President, Major W. Simms — Treasurer, Glen R. Wilson

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 4,904,301	$ 5,805,114
Cash	17,655	20,367
Total investments	1,155,519	1,901,459
Fixed assets	23,953	17,552
Other assets	50,757	59,454
TOTAL ASSETS	$ 6,152,185	$ 7,803,946

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 200,000	$ -0-
Accounts payable	-0-	23,117
Accrued dividends payable on shares	50,537	69,240
Total shares and deposits	5,321,321	7,078,524
Regular reserve (statutory)	229,934	283,585
Other reserves	282,600	330,000
Undivided earnings	29,853	19,480
Other liabilities	37,940	-0-
TOTAL LIABILITIES & EQUITY	$ 6,152,185	$ 7,803,946

INCO CREDIT UNION, HUNTINGTON

President, Verlin E. Dunkle — Treasurer, Ivan E. Holley, Jr.

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 8,256,728	$ 8,241,558
Cash	463,275	300,391
Total investments	60,022	144,618
Fixed assets	482,466	548,365
Other assets	49,231	99,941
TOTAL ASSETS	$ 9,311,722	$ 9,334,873

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 400,000	$ 100,000
Accounts payable	-0-	14,065
Total shares and deposits	8,342,889	8,654,317
Regular reserve (statutory)	364,306	472,365
Other reserves	198,927	198,927
Undivided earnings	-0-	9,372

WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION, HUNTINGTON

President, Phillip Alexander — Treasurer, Tracy L. Foster

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 106,682	$ 163,096
Cash	59,481	43,892
Total investments	111,356	158,292
Fixed assets	281	4,369
Other assets	1,738	-0-
TOTAL ASSETS	$ 279,538	$ 369,649

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ 3,601	$ 6,925
Total shares and deposits	264,370	343,064
Regular reserve (statutory)	5,504	12,000
Undivided earnings	6,063	7,660
TOTAL LIABILITIES & EQUITY	$ 279,538	$ 369,649

ABC CREDIT UNION, LUMBERPORT

President, Vernard N. Brackenrich — Treasurer, Charles W. Reynolds, Jr.

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 44,568	$ 37,609
Cash	1,064	722
Total investments	30,217	46,694
Other assets	-0-	690
TOTAL ASSETS	$ 75,849	$ 85,715

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 69,088	$ 77,361
Regular reserve (statutory)	2,798	3,311
Undivided earnings	3,963	5,043
TOTAL LIABILITIES & EQUITY	$ 75,849	$ 85,715

C. H. I. E. CREDIT UNION, MARTINSBURG

President, Darlene Brindle — Treasurer, Doris R. Price

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 70,630	$ 66,660
Cash	11,945	2,976
Total investments	27,131	40,543
Fixed assets	235	586
Other assets	351	-0-
TOTAL ASSETS	$ 110,292	$ 110,765

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 13,097	$ -0-
Total shares and deposits	88,925	102,931
Regular reserve (statutory)	2,404	2,208
Undivided earnings	5,640	5,626
Other liabilities	226	-0-
TOTAL LIABILITIES & EQUITY	$ 110,292	$ 110,765

EXTENSION CREDIT UNION, MORGANTOWN

President, Kenneth J. Hock — Treasurer, Joyce Weaver

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 89,063	$ 47,317
Cash	3,130	5,638
Total investments	11,807	11,455
Other assets	672	891
TOTAL ASSETS	$ 104,672	$ 65,301

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ 6,848	$ 2,733
Total shares and deposits	89,093	58,166
Regular reserves (statutory)	6,823	2,638
Undivided earnings	1,699	1,764
Other liabilities	209	-0-
TOTAL LIABILITIES & EQUITY	$ 104,672	$ 65,301

FOSTORIA EMPLOYEES CREDIT UNION, MOUNDSVILLE

President, Robert A. Simsa — Treasurer, Orie Young

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 36,383	$ 20,378
Cash	5,454	6,002
Total investments	99,388	91,456
Fixed assets	1,026	1,026
Other assets	-0-	655
TOTAL ASSETS	$ 142,251	$ 119,517

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 23
Total shares and deposits	$ 119,600	$ 95,733
Regular reserve (statutory)	5,154	6,746
Undivided earnings	17,067	16,784
Other liabilities	430	231
TOTAL LIABILITIES & EQUITY	$ 142,251	$ 119,517

CORNING PADEN CITY EMPLOYEES CREDIT UNION, PADEN CITY

President, Keith O. Williamson — Treasurer, Bonnie Higgins

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 60,558	$ 58,669
Cash	11,547	7,295
Total investments	130,800	143,545
Fixed assets	208	86
TOTAL ASSETS	$ 203,113	$ 209,595

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ 9,411	$ 9,174
Total shares and deposits	177,502	185,444
Regular reserve (statutory)	3,263	1,107
Other reserves	10,000	10,000
Undivided earnings	2,760	3,691
Other liabilities	177	179
TOTAL LIABILITIES & EQUITY	$ 203,113	$ 209,595

IDEAL CREDIT UNION, PARKERSBURG

President, Madison Williams — Treasurer, James Sigley

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	Did not	$ 5,150
Cash	report	1,784
Total investments	as of	10,087
Fixed assets	12/31/84	27
Other assets		422
TOTAL ASSETS		$ 17,470

LIABILITIES & EQUITY CAPITAL

Total shares and deposits		$ 14,716
Regular reserve (statutory)		1,637
Undivided earnings		1,117
TOTAL LIABILITIES & EQUITY		$ 17,470

O. AMES EMPLOYEES CREDIT UNION, PARKERSBURG

President, Karl D. Guinn — Treasurer, Dan Cooper

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 543,887	$ 571,000
Cash	34,910	59,269
Total investments	99,071	142,219
TOTAL ASSETS	$ 677,868	$ 772,488

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ 8,020	$ 8,541
Accrued dividends payable on shares	-0-	224
Total shares and deposits	390,338	448,425
Regular reserve (statutory)	25,255	31,774
Other reserves	14,488	20,488
Undivided earnings	239,684	263,031
Other liabilities	83	5
TOTAL LIABILITIES & EQUITY	$ 677,868	$ 772,488

WEST VIRGINIA CORPORATE CREDIT UNION, PARKERSBURG

President, Jan Pelfrey — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 1,737,494	$ 626,326
Cash	1,413,362	(201,817)
Total investments	38,186,515	41,630,319
Fixed assets	2,518	2,014
Other assets	1,407,448	1,058,676
TOTAL ASSETS	$ 43,747,337	$ 43,115,518

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ 5,179	$ -0-
Accrued dividends payable on shares	434,571	252,309
Total shares and deposits	40,660,406	40,107,782
Regular reserve (statutory)	317,415	401,565
Undivided earnings	338,236	531,474
Other liabilities	1,991,530	1,822,388
TOTAL LIABILITIES & EQUITY	$ 43,747,337	$ 43,115,518

WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION, PARKERSBURG

President, Alex Xenakis — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 4,013,470	$ 4,304,034
Cash	56,097	30,985
Total investments	1,524,930	2,421,366
Fixed assets	36,462	33,883
Other assets	6,353	7,655
TOTAL ASSETS	$ 5,637,312	$ 6,797,923

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 22,873
Interest payable on deposits	23,831	5,094
Total shares and deposits	5,300,061	6,436,007
Regular reserve (statutory)	113,364	131,313
Other reserves	67,368	68,353
Undivided earnings	112,797	134,283
Other liabilities	19,891	-0-
TOTAL LIABILITIES & EQUITY	$ 5,637,312	$ 6,797,923

BARBOUR COUNTY EDUCATION CREDIT UNION, PHILIPPI

President, Glenn J. Sweet — Treasurer, Herbert W. Smith, Jr.

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 5,477	$ 6,944
Cash	8,013	1,610
Total investments	38,527	79,717
TOTAL ASSETS	$ 52,017	$ 88,271

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ 1,050	$ 1,816
Total shares and deposits	49,294	85,027
Regular reserve (statutory)	882	828
Undivided earnings	791	600
TOTAL LIABILITIES & EQUITY	$ 52,017	$ 88,271

DEMUTH EMPLOYEES CREDIT UNION, VIENNA

President, Denzil D. Wiggins — Treasurer, Gladys E. Newbanks

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 777,783	$ 757,507
Cash	12,305	33,543
Total investments	38,596	110,186
Fixed assets	880	549
TOTAL ASSETS	$ 829,564	$ 901,785

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 6,671
Accrued dividends payable on shares	15,466	15,015
Total shares and deposits	713,185	776,913
Regular reserve (statutory)	62,997	68,457
Other reserves	3,214	3,214
Undivided earnings	26,031	31,515
Other liabilities	8,671	-0-
TOTAL LIABILITIES & EQUITY	$ 829,564	$ 901,785

WHEELING POSTAL CREDIT UNION, WHEELING

President, Robert Foster — Treasurer, Francis McBride

($.00 omitted)

ASSETS

	12-31-84	12-31-85
Total net loans	$ 87,159	$ 82,485
Cash	1,507	1,165
Total investment	-0-	655
Other assets	636	-0-
TOTAL ASSETS	$ 89,302	$ 84,305

LIABILITIES & EQUITY CAPITAL

Accrued dividends payable on shares	$ -0-	$ 4,744
Total shares and deposits	70,184	62,800
Regular reserve (statutory)	12,093	10,494
Undivided earnings	7,025	6,267
TOTAL LIABILITIES & EQUITY	$ 89,302	$ 84,305

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

As of December 31, 1985

Location	Name
Beckley	Beckley Loan Company
Beckley	C.I.T. Financial Services
Beckley	Beneficial Finance Co. of WV
Beckley	Public Finance Corporation
Beckley	Security Pacific Finance Corporation
Bluefield	Barclays American/Financial of WV, Inc.
Bluefield	Peoples Loan Company
Bluefield	Security Pacific Finance Corporation
Bluefield	Union Loan Company, Inc.
Charleston	Associates Financial Services Co., Inc.
Charleston	AVCO Financial Services of Wheeling, Inc.
Charleston	Beneficial Finance Co. of WV
Charleston	C.I.T. Financial Services
Charleston	Household Finance Corporation
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Charleston	Security Pacific Finance Corporation
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	Associates Financial Services Company
Clarksburg	Beneficial Finance Co. of WV
Clarksburg	C.I.T. Financial Services
Clarksburg	Household Finance Corporation
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Finance Corporation
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Finance Corporation
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services of Wheeling, Inc.
Huntington	Beneficial Finance Co. of WV
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Security Pacific Finance Corporation
Keyser	Landmark Finance Corporation
Logan	Ashland Finance Co. of WV
Logan	C.I.T. Financial Services of WV

Logan	Security Pacific Finance Corporation
Martinsburg	Associates Financial Services Co., Inc.
Martinsburg	Finance One of WV, Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Finance Corporation
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of WV
Morgantown	Household Finance Corporation
Morgantown	Norwest Financial West Virginia, Inc.
New Martinsville	Budget Finance Company
Nitro	United Financial Services of West Virginia, Inc.
Northfork	Northfork Loan Company
Oak Hill	AVCO Financial Services of Wheeling, Inc.
Oceana	AVCO Financial Services of Wheeling, Inc.
Parkersburg	Associates Financial Services Co., of WV, Inc.
Parkersburg	Beneficial Finance Company of WV
Parkersburg	Family Finance, Inc.
Parkersburg	Finance One of WV, Inc.
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of WV
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	Finance One of WV Inc.
St. Albans	Beneficial Finance Co. of WV
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Industrial Savings & Loan Co. #3
Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	Finance One of WV, Inc.
Wheeling	Associates Financial Services, Co., Inc.
Wheeling	Beneficial Finance Co. of WV
Wheeling	Norwest Financial West Virginia, Inc.

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-84	12-31-85
Number of Licensees	87	82
ASSETS		
Cash on Hand in Banks	$ 2,039,481	$ 2,476,675
LOANS		
Gross Loans Receivable	$ 46,743,560	$ 38,405,759
Installment Sales Contracts Purchased	$ 15,741,709	$ 17,991,965
Less Income Collected but not Earned	$ 12,442,564	$ 10,786,637
Less Reserve for Loan Loss	$ 1,778,654	$ 1,595,105
NET LOANS	$ 48,264,051	$ 44,015,982

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the calendar year ending December 31, 1985 are listed below.

Location	Name
Charleston, West Virginia	Foodmasters
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, L.T.D.
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corporation
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, L.T.D.

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands)

	12-31-84	12-31-85
Number of banks	101	97
ASSETS		
Cash & due from banks	$ 549,533	$ 503,947
Total securities	2,769,110	2,749,483
Federal funds sold	406,466	472,195
Net loans and lease	3,614,238	3,963,016
Bank premises, furniture and fixtures	161,309	172,290
Real estate owned other than bank premises	19,031	21,046
Investments in unconsolidated subsidiaries and associated companies	26	-0-
Customers' liability on acceptances outstanding	150	150
Other assets	152,497	140,176
TOTAL ASSETS	$ 7,672,360	$ 8,022,304
LIABILITIES AND EQUITY CAPITAL		
TOTAL DEPOSITS	$ 6,321,376	$ 6,735,281
Federal Funds purchased	537,335	433,617
Mortgage indebtedness	8,393	8,047
Other liabilities	136,397	129,326
Subordinated notes & debentures	1,558	1,480
Capital Stock	89,496	88,780
Surplus	190,699	195,388
Undivided Profits	387,106	430,384
TOTAL EQUITY CAPITAL	$ 667,303	$ 714,553
TOTAL LIABILITY & EQUITY CAPITAL	$ 7,672,360	$ 8,022,304

REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

		(In Thousands) Deposits	
Number of banks		12-31-84 101	12-31-85 97
City	Name		
Alderson	First National Bank of Alderson	$ 32,231	$ 33,230
Ansted	The National Bank of Ansted	17,694	18,176
Barboursville	Guyan National Bank	15,928	20,399
Beckley	Beckley National Bank	174,986	181,246
Beckley	Cardinal State Bank, N.A.	38,788	46,630
Beckley	First National Bank	10,328	10,436
Beckley	Raleigh County National Bank	138,712	139,158
Belle	First National Bank of Belle	36,686	39,294
Berkeley Springs	Citizens National Bank of Berkeley Springs	34,340	41,501
Big Chimney	Elk National Bank	24,174	26,140
Bluefield	First National Bank of Bluefield	100,535	106,646
Bluefield	Flat Top National Bank	131,132	137,067
Bradley	Crossroads National Bank	7,153	8,391
Buckhannon	The Central National Bank	118,714	134,215
Buckhannon	First Community Bank-Upshur National	7,288	Sold assets & liabilities to First Community Bank - Adrian Buckhannon
Cameron	The First National Bank of Cameron	13,423	14,137
Charleston	Charleston National Bank	292,206	307,912
Charleston	The City National Bank of Charleston	82,399	84,559
Charleston	Kanawha Banking & Trust Co, N.A.	179,787	198,692
Charleston	Kanawha Valley Bank, N.A.	377,608	405,429
Charleston	The National Bank of Commerce	151,064	161,144
Chester	First National Bank of Chester	14,519	15,049
Clarksburg	The Empire National Bank of Clarksburg	86,864	86,712
Clarksburg	Union National Bank of West Virginia	222,403	226,658
Davis	The National Bank of Davis	7,250	7,940
Elkins	Citizens National Bank of Elkins	88,476	93,851
Elkins	Tygarts Valley National Bank of Elkins	25,971	26,479
Fairmont	City National Bank of Fairmont	96,279	99,256
Fairmont	Community Bank and Trust, N. A.	138,781	140,620
Fairmont	First National Bank	108,977	111,628

Fayetteville	The Fayette County National Bank	16,610	18,339
Follansbee	Citizens National Bank of Follansbee	18,852	Merged into Wheeling Dollar Savings & Trust Co. 7-22-85
Gauley Bridge	The Gauley National Bank	15,377	16,416
Grafton	The First National Bank of Grafton	26,283	27,125
Hamlin	The Lincoln National Bank	45,062	47,799
Hinton	First National Bank of Hinton	36,855	38,856
Hinton	The National Bank of Summers	45,195	47,693
Huntington	The First Huntington National Bank	266,873	351,924
Huntington	The Guaranty National Bank	108,385	107,111
Huntington	Heritage National Bank	24,835	Became a branch of Parkersburg National Bank 7-1-85
Huntington	The Old National Bank of Huntington	10,825	13,518
Hurricane	One Valley National Bank		786
Kenova	The First National Bank of Kenova	14,136	15,279
Keyser	The National Bank of Keyser	42,702	45,886
Keystone	First National Bank of Keystone	34,169	39,831
Kingwood	Albright National Bank of Kingwood	61,421	67,405
Logan	American National Bank	21,212	21,677
Logan	The National Bank of Logan	109,175	116,595
Madison	Boone National Bank	71,274	74,733
Marlinton	First National Bank	30,713	31,673
Martinsburg	Citizens National Bank of Martinsburg	65,698	67,018
Martinsburg	The Old National Bank	92,402	98,454
Martinsburg	Peoples National Bank	60,335	59,439
Matewan	The Matewan National Bank	62,070	70,490
Monongah	National Bank of Monongah	20,513	20,169
Montgomery	Merchants National Bank	46,909	48,449
Montgomery	The Montgomery National Bank	53,866	55,978
Moorefield	South Branch Valley National Bank	32,275	44,467
Morgantown	Central National Bank	19,724	23,594
Morgantown	The First National Bank of Morgantown	213,257	222,107
Moundsville	First National Bank	40,015	44,515
New Martinsville	First National Bank	34,132	35,234
Nitro	Bank of Nitro, N.A.	45,524	49,763
Northfork	First Clark National Bank	31,814	35,363
Oak Hill	Merchants & Miners National Bank	53,835	58,535
Oceana	First Community Bank - Oceana National	4,350	Became a branch of First Community Bank - Castle Rock 4-1-85
Parkersburg	The United National Bank (Changed name from Parkersburg National Bank)	273,700	324,102

Parsons	The First National Bank	18,335	21,331
Peterstown	The First National Bank	10,121	10,759
Philippi	First National Bank in Philippi	45,292	46,707
Piedmont	First National Bank of Piedmont	17,508	18,551
Rainelle	Western Greenbrier National Bank	25,620	27,059
Richwood	Cherry River National Bank	33,087	34,998
Ripley	The First National Bank of Ripley	44,174	46,086
Romney	The First National Bank of Romney	33,306	34,187
Ronceverte	The First National Bank in Ronceverte	47,155	50,138
Ronceverte	Seneca National Bank	45,019	47,324
Rowlesburg	Peoples National Bank of Rowlesburg	8,071	9,247
St. Albans	Citizens National Bank of St. Albans	61,061	67,090
St. Marys	The First National Bank	25,224	28,797
Salem	First National Bank of Salem	8,367	9,934
Sophia	Gulf National Bank	15,372	16,587
Spencer	First National Bank of Spencer	45,235	46,937
Sutton	Home National Bank	41,659	41,425
Terra Alta	First National Bank	30,658	31,673
Vienna	Ohio Valley National Bank	42,758	46,677
Vienna	Union Central National Bank	9,876	Merged into Parkersburg National Bank 10-1-85
Webster Springs	Webster County National Bank	28,875	30,541
Weirton	First National Bank of Weirton	30,834	33,065
Welch	McDowell County National Bank	65,166	69,097
Wellsburg	Brooke National Bank (Changed name from Wellsburg National Bank)	35,620	36,517
West Hamlin	First National Bank of West Hamlin	25,744	28,586
Weston	Stonewall National Bank	10,693	11,613
Weston	The Weston National Bank	47,796	48,839
West Union	First National Bank in West Union	16,465	20,666
Wheeling	First National Bank & Trust Co. of Wheeling	101,558	105,070
Wheeling	First West Virginia Bank, N. A.	42,955	45,825
Wheeling	Security National Bank & Trust Co.	122,541	135,100
Wheeling	Wheeling National Bank	116,607	122,949
Williamson	First National Bank	56,319	56,978
Williamson	The National Bank of Commerce	66,350	68,603
Williamstown	The Williamstown National Bank	20,886	23,407
TOTAL DEPOSITS		$ 6,321,376	$ 6,735,281